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ANNUAL REPORT  
of the  
Insurance Department  
OF MONTANA

(State Auditor's Office)

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For the Year Ending

DECEMBER 31, 1912

Showing Business Written, Premiums Received, Losses Incurred and  
Paid by Life, Fire and Miscellaneous Insurance Companies  
and Fraternal Societies Authorized to Transact Business during such period and Containing Lists  
of Agents Duly Licensed to Represent Such Companies  
for the year 1913.

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STATE AUDITOR'S OFFICE

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Insurance Department

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Helena, Montana, April 5, 1913.

Hon. S. V. Stewart,  
Governor of Montana,  
Helena.

Sir:—

I have the honor to submit herewith the annual report of the insurance department of the State of Montana for the year ending December 31, 1912, which includes the business written, premiums received, losses incurred and losses paid, by fire, life and miscellaneous insurance companies, including surety companies doing a bonding business and fraternal societies, authorized to transact business in this state, corrected and compiled from the annual statements of said companies filed with this department according to law, showing their condition as of December 31, 1912.

There is also submitted in this report a statement showing paid up capital of all stock companies, assets and liabilities, surplus over all liabilities and surplus to policy holders, and other data, the figures of which have been taken, as well from the annual statements filed in this office by the different companies. A recapitulation and brief summary of all business transacted by licensed companies are made a part of this report. In alphabetical arrangement will be found a complete list of the companies authorized to transact business for the period ending March 31, 1914 in their separate classes, followed by lists of agents regularly appointed and duly licensed to represent such companies in this state for the last period mentioned, each list being headed by the name and address of the manager of the company and his official headquarters. A reference is also made to the companies which have ceased doing business in this state for any cause.

Respectfully,

*Wm Reating*

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State Auditor and Commissioner  
of Insurance, Ex-Officio.

### COMPANIES ADMITTED.

The following Companies were admitted by this Department during the period extending from March 31st, 1912, to April 1st, 1913:

#### Fire and Reinsurance.

American Union Fire Ins. Co., Philadelphia, Pa.  
Anchor Fire Insurance Co., Des Moines, Iowa.  
First Bulgarian Ins. Co., "Bulgaria," Rustchuk, Bulgaria.  
First Reinsurance Co. of Hartford, Hartford, Conn.  
Los Angeles Fire Insurance Co., Los Angeles, Cal.  
Middlewest Fire Ins. Co., Valley City, N. D.  
Newark Fire Ins. Co., Newark, N. J.  
Rocky Mountain Fire Ins. Co., Great Falls, Montana.  
Vulcan Fire Insurance Co., Oakland, Cal.  
Yorkshire Ins. Co., Ltd., York, England.

#### Life.

Amicable Life Ins. Co., Waco, Texas.

#### Miscellaneous.

Guardian Casualty & Guaranty Ins. Co., Salt Lake City, Utah.  
Royal Indemnity Co., New York, N. Y.

#### Fraternal Societies.

Sons of Norway, Minneapolis, Minn.

### COMPANIES WITHDRAWN.

The following Companies withdrew from the State and ceased writing business during the year ending March 31st, 1913:

#### Fire.

County Fire Ins. Co., Philadelphia, Pa.  
Delaware Insurance Co., Philadelphia, Pa.  
Jefferson Fire Ins. Co., Philadelphia, Pa.  
Nassau Fire Ins. Co., Brooklyn, N. Y.  
Sun Insurance Co., New Orleans, La.

### THE FOLLOWING COMPANIES WERE AUTHORIZED TO TRAN- SACT BUSINESS IN MONTANA AT THE DATE OF THIS REPORT.

#### Fire.

Aachen & Munich Fire Ins. Co., Aix la Chapelle, Germany.  
Aetna Insurance Co., Hartford, Connecticut.  
Agricultural Insurance Co., Watertown, N. Y.  
Alliance Insurance Co., Philadelphia, Pa.  
American Central Insurance Co., St. Louis Mo.  
American Insurance Co., Newark, N. J.  
American Union Fire Ins. Co., Philadelphia, Pa.  
Anchor Fire Insurance Co., Des Moines, Ia.  
Atlas Assurance Co., London, England.  
British America Assurance Co., Toronto, Canada.  
Caledonian Insurance Co., Edinburgh, Scotland.

California Insurance Co., San Francisco, Cal.  
Citizens Insurance Co., St. Louis, Mo.  
Commercial Union Assurance Co., Ltd., London, England.  
Commonwealth Insurance Co., New York, N. Y.  
Concordia Fire Ins. Co., Milwaukee, Wis.  
Connecticut Fire Ins. Co., Hartford, Conn.  
Continental Insurance Co., New York, N. Y.  
Detroit Fire & Marine Insurance Co., Detroit, Mich.  
Equitable Fire & Marine Ins. Co., Providence R. I.  
Fidelity-Phenix Fire Insurance Co., New York, N. Y.  
Fire Association of Philadelphia, Philadelphia, Pa.  
Fireman's Fund Insurance Co., San Francisco, Cal.  
Firemen's Insurance Co., Newark, N. J.  
Franklin Fire Insurance Co., Philadelphia, Pa.  
German Alliance Insurance Co., New York, N. Y.  
German American Insurance Co., New York, N. Y.  
Germania Fire Insurance Co., New York, N. Y.  
Girard Fire & Marine Ins. Co., Philadelphia, Pa.  
Glens Falls Insurance Co., Glens Falls, N. Y.  
Hamburg-Bremen Fire Insurance Co., Hamburg, Germany.  
Hanover Fire Insurance Co., New York, N. Y.  
Hartford Fire Insurance Co., Hartford, Conn.  
Home Fire Insurance Co., Salt Lake City, Utah.  
Home Insurance Co., New York, N. Y.  
Imperial Fire Insurance Co., Denver, Colo.  
Insurance Company of North America, Philadelphia, Pa.  
Insurance Company of the State of Pennsylvania, Philadelphia, Pa.  
Law Union & Rock Insurance Co., London, England.  
Liverpool & London & Globe Ins. Co., Liverpool, England.  
Liverpool & London & Globe Ins. Co., New York, N. Y.  
London Assurance Corporation, Ltd., London, England.  
London & Lancashire Fire Ins. Co., Liverpool, England.  
Los Angeles Fire Ins. Co., Los Angeles, Cal.  
Merchants Fire Insurance Co., Denver, Colo.  
Merchants Fire Assurance Corporation, New York, N. Y.  
Michigan Commercial Insurance Co., Lansing, Mich.  
Michigan Fire & Marine Ins. Co., Detroit, Mich.  
Middlewest Fire Ins. Co., Valley City, N. D.  
Milwaukee Mechanics Insurance Co., Milwaukee, Wis.  
Minneapolis Fire & Marine Ins. Co., Minneapolis, Minn.  
Montana Fire Insurance Co., Butte, Montana.  
National-Ben Franklin Fire Ins. Co., Pittsburgh, Pa.  
National Fire Insurance Co., Hartford, Conn.  
National Union Fire Insurance Co., Pittsburgh, Pa.  
Newark Fire Ins. Co., Newark, N. J.  
New Brunswick Fire Insurance Co., New Brunswick, N. J.  
New Hampshire Fire Ins. Co., Manchester, N. H.



New Zealand Ins. Co., Ltd., Auckland, N. Z.  
Niagara Fire Insurance Co., New York, N. Y.  
North British & Mercantile Ins. Co., London & Edinburgh.  
North River Insurance Co., New York, N. Y.  
Northern Assurance Co., Ltd., London, England.  
Northwestern Fire & Marine Ins. Co., Minneapolis Minn.  
Northwestern National Insurance Co., Milwaukee, Wis.  
Norwich Union Fire Ins. Society, Ltd., Norwich, England.  
Orient Insurance Co., Hartford, Conn.  
Palatine Insurance Co., Ltd., London, England.  
Pelican Assurance Co., New York, N. Y.  
Pennsylvania Fire Insurance Co., Philadelphia, Pa.  
Peoples National Fire Ins. Co., Wilmington, Del.  
Phoenix Assurance Co., Ltd., London, England.  
Phoenix Insurance Co., Hartford, Conn.  
Providence Washington Insurance Co., Providence, R. I.  
Prussian National Insurance Co., Stettin, Germany.  
Queen Insurance Co., New York, N. Y.  
Reliance Insurance Co., Philadelphia, Pa.  
Rocky Mountain Fire Ins. Co., Great Falls, Montana.  
Royal Exchange Assurance, London, England.  
Royal Insurance Co., Ltd., Liverpool, England.  
Scottish Union & National Ins. Co., Edinburgh, Scotland.  
Security Insurance Co., New Haven, Conn.  
Springfield Fire & Marine Ins. Co., Springfield, Mass.  
St. Paul Fire & Marine Ins. Co., St. Paul, Minn.  
Standard Fire Insurance Co., Hartford, Conn.  
State Assurance Co., Ltd., Liverpool, England.  
Sun Insurance Office, London, England.  
Svea Insurance Co., Gothenburg, Sweden.  
Teutonia Insurance Co., New Orleans, La.  
Union Assurance Society, Ltd., London, England.  
Vulcan Fire Ins. Co., Oakland, Cal.  
Westchester Fire Insurance Co., New York, N. Y.  
Western Assurance Co., Toronto, Canada.  
Williamsburgh City Fire Ins. Co., New York.  
Yorkshire Ins. Co., Ltd., York, England.

**Fire Reinsurance Companies.**

Balkan National Fire Insurance Co., Sofia, Bulgaria.  
Cologne Reinsurance Co., Cologne, Germany.  
Fire Reassurance Co., Paris, France.  
First Bulgarian Ins. Co., "Bulgaria," Rustchuk, Bulgaria.  
First Reinsurance Co. of Hartford, Hartford, Conn.  
First Russian Fire Insurance Co., St. Petersburg, Russia.  
Frankona Reinsurance Co., Frankfort-on-the-Main, Germany.  
International Fire Ins. Co., New York, N. Y.  
Jakor Insurance Co., Moscow, Russia.



Moscow Fire Insurance Co., Moscow, Russia.  
Minerva Retrocession & Reinsurance Co., Cologne, Germany.  
Munich Reinsurance Co., Munich, Germany.  
Northern Insurance Co., Moscow, Russia.  
Russia Fire Insurance Co., St. Petersburg, Russia.  
Russian Reinsurance Co., St. Petersburg, Russia.  
Salamandra Insurance Co., St. Petersburg, Russia.  
Skandia Insurance Co., Stockholm, Sweden.  
South German Reinsurance Co., Munich, Germany.  
Swiss National Insurance Co., Basle, Switzerland.  
Swiss Reinsurance Co., Zurich, Switzerland.  
Union & Phenix Espanol Insurance Co., Madrid, Spain.  
Warsaw Fire Insurance Co., Warsaw, Russia.

#### **Domestic Mutual Fire, Hail and Lightning Companies.**

(Organized and admitted under a special act and confining their business to the county in which they were organized; purely mutual in character.)

Farmers' Mutual Fire and Lightning Ins. Ass'n, of Fergus County, Lewistown, Mont.

Farmers' Mutual Hail & Lightning Ins. Co. of Custer and Dawson Counties.

Farmers' Mutual Fire Insurance Ass'n of Ravalli Co., Corvallis, Mont.

Finnish Mutual Fire Ins. Co., of Carborn County, Red Lodge, Mont.

Flathead Farmers' Mutual Ins. Co., Kalispell, Mont.

Gallatin Mutual Hail Insurance Co., Bozeman, Mont.

Valley Farmers' Mutual Fire Ins. Co., Dagmar, Mont.

#### **Life.**

Aegis Life Insurance Co., Denver, Colo.

Aetna Life Insurance Co., Hartford, Conn.

American Bankers' Insurance Co., Chicago, Ill.

Amicable Life Ins. Co., Waco, Texas.

Bankers' Life Co., Des Moines, Iowa.

Bankers Reserve Life Co., The, Omaha, Neb.

Central Life Assurance Society of the U. S., Des Moines, Iowa.

Continental Life Ins. & Inv. Co., Salt Lake City, Utah.

Equitable Life Assur. Society of the U. S., New York, N. Y.

Fidelity Mutual Life Ins. Co., Philadelphia, Pa.

Germania Life Ins. Co., New York, N. Y.

Manhattan Life Insurance Co., New York, N. Y.

Metropolitan Life Ins. Co., New York, N. Y.

Missouri State Life Insurance Co., St. Louis, Mo.

Montana Life Insurance Co., Helena, Montana.

Mutual Benefit Life Ins. Co., Newark, N. J.

Mutual Life Insurance Co., New York, N. Y.

National Life Insurance Co. of Montana, Butte, Montana.

National Life Insurance Co., Montpelier, Vt.

National Life Insurance Co. of the U. S. A., Chicago, Ill.

New World Life Insurance Co., Spokane, Washington.  
New York Life Insurance Co., New York, N. Y.  
Northwestern Mutual Life Insurance Co., Milwaukee, Wis.  
Northwestern National Life Ins. Co., Minneapolis, Minn.  
Pacific Mutual Life Ins. Co., Los Angeles, Cal.  
Penn Mutual Life Ins. Co., Philadelphia, Pa.  
Prudential Insurance Co. of America, Newark, N. J.  
Travelers Insurance Co., Hartford, Conn.  
Union Central Life Insurance Co., Cincinnati, Ohio.  
Western Union Life Ins. Co., Spokane, Washington.

**Assessment Life.**

Guarantee Fund Life Association, Omaha, Nebraska.  
Merchants Life Association, Burlington, Iowa.

**Miscellaneous.**

Aetna Accident and Liability Co., Hartford, Conn.  
Casualty Co. of America, New York, N. Y.  
Continental Casualty Co., Hammond, Indiana.  
Employers Liability Assur. Corp., Ltd., London, England.  
Fidelity & Casualty Co., New York, N. Y.  
Frankfort General Ins. Co., Frankfort-on-the-Main, Germany.  
Guardian Casualty & Guaranty Ins. Co., Salt Lake City, Utah.  
Hartford Steam Boiler Inspection & Ins. Co., Hartford, Conn.  
Indiana & Ohio Livestock Ins. Co., Crawfordsville, Indiana.  
London & Lancashire Guarantee & Accident Co., Toronto, Canada.  
Lloyds Plate Glass Ins. Co., New York, N. Y.  
Maryland Casualty Co., Baltimore, Md.  
Merchants Life and Casualty Co., Minneapolis, Minn.  
Metropolitan Casualty Co., New York, N. Y.  
New York Plate Glass Ins. Co., New York, N. Y.  
North American Accident Ins. Co., Chicago, Ill.  
Ocean Accident & Guarantee Corp., Ltd., London, England.  
Preferred Accident Ins. Co., New York, N. Y.  
St. Paul Mutual Hail & Cyclone Ins. Co., St. Paul, Minn.  
State Farmers Mutual Hail Ins. Co., Waseca, Minn.  
Standard Accident Ins. Co., Detroit, Mich.  
Union Health & Accident Ins. Co., Denver, Colo.  
U. S. Health & Accident Ins. Co., Saginaw, Mich.

**Surety Companies Admitted to Transact a Bonding Business.**

American Bonding Co., of Baltimore, Md.  
American Surety Co., New York, N. Y.  
Fidelity & Deposit Co., Baltimore, Md.  
Massachusetts Bonding & Ins. Co., Boston, Mass.  
National Surety Co., New York, N. Y.  
Royal Indemnity Co., New York, N. Y.  
Title Guaranty & Surety Co., Scranton, Pa.  
United States Fidelity & Guaranty Co., Baltimore, Md.

### Fraternal Societies.

American Nobles, Waterloo, Iowa.  
American Yeomen, Brotherhood of, Des Moines, Iowa.  
Ancient Order of United Workmen, Fargo, N. D.  
Catholic Knights of America, St. Louis, Mo.  
Catholic Order of Foresters, Chicago, Ill.  
Court of Honor, Springfield, Ill.  
Degree of Honor, Sioux City, Iowa.  
Equitable Fraternal Union, Neenah, Wis.  
Fraternal Aid Association, Lawrence, Kan.  
Fraternal Brotherhood, Los Angeles, Cal.  
Fraternal Union of America, Denver, Colo.  
Homesteaders, The, Des Moines, Iowa.  
Independent Order of Foresters, Toronto, Canada.  
Knights of Columbus, New Haven, Conn.  
Knights and Ladies of Security, Topeka, Kan.  
Knights of the Maccabees of the World, Detroit, Mich.  
Knights of Pythias, Indianapolis, Ind.  
Ladies Catholic Benevolent Ass'n, Erie, Pa.  
Ladies of the Maccabees of the World, Port Huron, Mich.  
Ladies of the Modern Maccabees, Port Huron, Mich.  
Modern Brotherhood of America, Mason City, Iowa.  
Modern Woodmen of America, Rock Island, Ill.  
Mystic Toilers, Des Moines, Iowa.  
National Protective Legion, Waverly, N. Y.  
Roval Arcanum, Boston, Mass.  
Royal Highlanders, Aurora, Nebraska.  
Royal Neighbors of America, Rock Island, Ill.  
Sons of Norway, Minneapolis, Minn.  
United Artisans, Portland, Oregon.  
United Order of Foresters, Milwaukee, Wis.  
Women of Woodcraft, Portland, Oregon.  
Woodmen of the world, Denver, Colo.

# STATEMENT OF LIFE INSURANCE FOR

## Report Showing the Business Transacted in Montana for the Calendar Year 1912

### Department, and Showing the Portion of Business Written

NAME OF COMPANY.	Location.	Insurance Written.				Premiums Received.	
		1911.		1912.		1911.....	1912.....
		Policies Issued..	Amount...	Policies Issued..	Amount...		
Aegis Life Insurance Co. .	Denver, Colo. ....	32	\$ 60,500.00	64	\$ 136,000.00	\$ 3,363.14	\$ 5,759.95
Aetna Life Insurance Co. .	Hartford, Conn. ....	84	167,584.35	102	173,883.32	17,925.80	17,181.42
American Bankers' Ins. Co.	Chicago, Ill. ....	39	184,235.00	85	513,205.00	4,065.32	10,384.81
*Amicable Life Ins. Co. .	Waco, Texas .....						
Bankers' Life Co. ....	Des Moines, Ia. ....			137	386,500.00		* 89,555.30
Bankers' Reserve Life Co., The .....	Omaha, Neb. ....	97	256,550.00	60	114,698.50	61,946.13	55,169.19
Central Life Assurance So- ciety .....	Des Moines, Ia. ..	254	502,200.00	370	747,675.00	56,357.96	70,407.56
Continental Life Ins., and Investment Co. ....	Salt Lake City, Utah	91	187,500.00	121	274,705.00	33,651.82	37,971.13
†Des Moines Life Ins. Co. .	Des Moines, Ia. ..	360	715,947.00			34,899.76	
Equitable Life Assurance Society .....	New York, N. Y. ....			287	623,817.00	198,510.79	207,718.51
Fidelity Mutual Life Ins. Co. ....	Philadelphia, Pa. ..	30	63,641.00	8	11,321.00	10,132.25	9,491.32
Germania Life Ins. Co. .	New York, N. Y. ....	109	295,500.00	90	217,368.20	89,473.21	93,287.94
Manhattan Life Ins. Co. .	New York, N. Y. ....	46	99,000.00	73	195,552.00	21,677.27	26,044.00
Metropolitan Life Ins. Co., (Ordinary) .....	New York, N. Y. ....	332	234,418.00	414	306,418.00	59,244.68	64,913.69
Missouri State Life Ins. Co.	St. Louis, Mo. ....	112	262,915.00	93	208,216.00	7,556.57	8,875.76
Montana Life Ins. Co. ....	Helena, Mont. ....	671	1,839,500.00	957	2,467,250.00	109,293.38	172,436.87
Mutual Benefit Life Ins. Co.	Newark, N. J. ....	80	259,378.00	105	298,991.00	67,254.83	77,331.34
Mutual Life Ins. Co. ....	New York, N. Y. ....	491	1,541,379.00	978	1,846,796.80	272,752.39	286,866.50
National Life Ins. Co., of Montana .....	Butte, Mont. ....	491	1,745,500.00	894	2,231,000.00	83,688.72	96,404.91
**National Life Ins. Co., U. S. A. ....	Chicago, Ill. ....	36	49,919.22	695	1,286,448.18	18,277.53	52,269.10
National Life Ins. Co. ....	Montpelier, Vt. ....	83	222,734.65	115	271,977.63	40,207.00	44,312.62
***New World Life Ins. Co...	Spokane, Wash. ....			128	293,000.00		10,343.58
New York Life Ins. Co. .	New York, N. Y. ....	407	1,236,655.00	590	1,456,519.00	383,384.45	419,133.39
Northwestern Mutual Life Ins. Co. ....	Milwaukee, Wis. ..	439	1,175,500.00	455	1,200,700.00	271,539.61	312,042.88
Northwestern National Life Ins. Co. ....	Minneapolis, Minn. .	271	468,392.00	276	570,130.00	39,311.15	44,896.39
Pacific Mutual Life Ins. Co.	Los Angeles, Calif..	1	2,981.00	10	19,219.00	7,728.66	8,511.19
Penn Mutual Life Ins. Co. Prudential Ins. Co., of America, (Ordinary) ....	Philadelphia, Pa. .	60	161,249.00	58	149,500.00	44,776.14	55,301.29
Travelers' Ins. Co. ....	Newark, N. J. ....	168	297,501.00	99	192,452.00	46,493.29	40,926.23
Union Central Life Ins. Co.	Hartford, Conn. ....	3	7,500.00	3	20,000.00	3,575.67	2,823.81
Western Union Life Ins. Co.	Cincinnati, Ohio ....	2	5,000.00	10	22,000.00	26,841.84	25,861.70
	Spokane, Wash. ....	222	477,054.00	290	618,500.00	15,659.30	27,358.87
Totals .....		5011	\$12,470,233.22	7567	\$16,853,842.63	\$2,029,588.66	\$2,373,581.25

### INDUSTRIAL

Metropolitan Life .....	New York, N. Y. ..	2077	\$ 320,039.00	1982	\$ 328,773.00	\$ 58,042.38	\$ 69,095.29
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### ASSESSMENT LIFE

Bankers' Life Association .	Des Moines, Iowa .	424	848,000.00	.....	.....	69,927.89	.....
Guarantee Fund Life Asso- ciation .....	Omaha, Neb. ....	171	342,000.00	.....	800,000.00	3,194.50	6,159.11
Merchants' Life Association	Burlington, Iowa ..	98	196,000.00	77	154,000.00	6,832.11	9,012.54
Totals .....		693	\$ 1,386,000.00	77	\$ 954,000.00	\$ 79,954.50	\$ 15,171.65
Aggregate .....		7781	\$14,176,272.22	9626	\$18,136,615.63	\$2,167,585.54	\$2,457,848.19

\* Entered 1912.

† Reinsured by National Life of U. S. A.

\*\*\* Entered 1911.

\* Including \$69,715.33 assessments received on assessment certificates Bankers' Life Association.

\*\* Business written during year by National Life of U. S. A., includes \$957,007.50 assumed from



# THE YEAR ENDING DECEMBER 31, 1912

by Life Insurance Companies, as Shown by the Annual Statements Filed in This  
by Each Company as Compared With the Previous Year.

Ceased to be in Force.		Losses Incurred During Year.		Losses Paid During Year.		Amount in Force Dec. 31, 1911...	In Force Dec. 31, 1912.		Increase and Decrease of Insurance in Force 1912....
Number...	Amount...	Number...	Amount...	Number...	Amount...		Number...	Amount...	
25	\$69,500.00	...	\$.....	...	\$.....	\$ 86,000.00	75	\$ 152,500.00	\$ 66,500.00
103	227,955.00	8	15,693.00	7	15,588.00	901,584.35	469	847,512.67	** 54,071.68
17	93,000.00	...	.....	...	.....	134,235.00	112	565,440.00	431,205.00
478	956,000.00	31	62,000.00	30	60,000.00	.....	3553	7,218,500.00	7,218,500.00
74	156,229.00	3	11,000.00	1	1,000.00	1,517,740.00	484	1,476,209.50	** 41,530.50
209	407,125.00	6	8,600.00	5	71,000.00	1,899,282.00	1121	2,239,832.00	340,550.00
74	155,500.00	2	7,877.12	2	7,877.12	905,800.00	351	1,025,005.00	119,205.00
...	.....	.....	.....	.....	.....	1,002,057.00	.....	.....	.....
185	542,066.00	35	111,609.48	33	105,609.48	6,396,277.00	2748	6,478,028.00	81,751.00
14	30,300.00	...	.....	...	.....	266,462.00	135	247,483.00	** 18,979.00
53	121,774.00	11	27,744.49	8	27,744.49	2,275,948.10	977	2,321,542.30	45,594.20
21	48,034.00	2	4,000.00	2	4,000.00	651,831.00	287	799,349.00	127,518.00
195	136,459.00	25	18,439.00	24	17,939.00	1,429,796.00	2169	1,599,755.00	169,959.00
23	52,183.00	...	.....	...	.....	231,875.00	168	387,908.00	156,033.00
296	823,500.00	2	1,045.29	2	1,045.29	2,835,500.00	1596	4,479,250.00	1,643,750.00
85	221,664.00	8	18,528.00	9	20,528.00	2,121,782.00	885	2,199,109.00	77,327.00
270	1,026,147.80	64	154,247.80	66	155,331.80	9,326,544.00	4451	10,147,193.00	820,649.00
193	880,000.00	...	12,000.00	...	12,000.00	1,740,000.00	1188	3,091,000.00	1,351,000.00
226	470,196.73	8	13,200.00	8	13,200.00	571,158.29	746	1,387,409.74	816,251.45
20	51,337.28	6	13,960.93	7	14,960.93	1,116,275.36	614	1,336,915.71	220,640.35
...	.....	.....	.....	.....	.....	.....	128	293,000.00	293,000.00
328	933,617.00	50	104,179.08	50	96,160.08	10,872,624.00	4398	11,395,526.00	522,902.00
203	722,307.00	50	104,049.00	51	109,884.00	9,831,773.00	3929	10,310,166.00	478,393.00
190	276,771.00	4	11,157.46	2	5,000.00	1,010,576.00	669	1,216,435.00	205,859.00
....	5,515.00	4	9,012.00	4	9,012.00	242,273.00	167	255,977.00	13,704.00
12	41,215.00	1	40.12	1	40.12	1,289,799.00	536	1,398,084.00	108,486.00
79	158,367.00	5	24,299.96	5	24,299.96	1,007,711.00	555	1,041,796.00	34,085.00
1	1,000.00	....	29.82	....	29.82	51,000.00	22	70,000.00	19,000.00
5	15,759.00	2	4,750.00	2	4,750.00	743,973.00	368	750,214.00	6,241.00
76	166,300.00	1	2,500.00	1	2,500.00	477,054.00	436	929,254.00	452,200.00
3455	\$8,789,821.81	328	\$ 739,962.55	320	\$ 779,500.09	\$60,936,930.10	33337	\$75,660,393.92	*15,820,303.00

## BUSINESS

1239	\$224,750.00	81	\$ 13,406.00	82	\$ 13,353.19	\$1,831,263.00	12291	\$1,935,286.00	\$ 104,023.00
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## ASSOCIATIONS

....	.....	....	.....	....	.....	7,788,000.00	....	.....	.....
....	\$184,000.00	....	\$.....	....	\$.....	342,000.00	....	970,000.00	628,000.00
49	98,000.00	1	2,000.00	1	2,000.00	628,000.00	342	684,000.00	56,000.00
49	282,000.00	1	2,000.00	1	2,000.00	8,758,000.00	342	1,654,000.00	684,000.00
4743	\$9,296,571.81	410	\$ 755,368.55	403	\$ 794,853.28	\$71,526,193.10	45970	\$79,249,679.92	*16,608,326.00

\* Increase  
\*\* Decrease 114,581.18

the Des Moines Life Ins. Co

## TABULAR STATEMENT

Showing Insurance Written, Premiums Received, Losses Incurred, and  
 ance Companies Authorized to Transact Business in the State of Montana.

### FIRE

Domestic Companies.	Risks Written.		Premiums
	1911.	1912.	1911.
Aetna .....	\$ 2,145,606.66	\$2,304,854.39	\$ 46,984.42
Agricultural .....	575,000.00	513,700.00	12,981.97
Alliance .....	643,941.00	608,795.00	14,488.86
American .....	563,597.00	508,744.00	11,343.94
American Central .....	1,643,731.00	2,135,004.00	40,154.15
**American Union .....	.....	87,608.00	.....
California .....	696,734.00	957,636.00	15,576.31
Citizens .....	944,797.00	857,405.00	21,826.77
Commonwealth .....	216,675.00	192,625.00	4,311.55
Concordia .....	533,677.00	362,225.00	9,620.31
Connecticut Fire .....	1,556,891.00	1,695,643.00	36,884.00
Continental .....	1,176,808.00	1,345,554.00	24,540.02
County Fire .....	466,339.00	330,679.00	8,497.16
†Delaware .....	304,058.00	.....	7,330.51
Detroit Fire and Marine .....	25,070.00	44,388.00	650.75
*Equitable Fire and Marine .....	.....	179,645.00	.....
Fidelity—Phenix .....	1,114,840.00	1,232,025.00	25,267.04
Fire Association of Philadelphia .....	1,442,419.00	1,628,640.00	34,796.80
Fireman's Fund .....	3,179,851.00	3,730,125.00	70,310.92
Firemen's .....	703,475.00	769,936.00	12,136.23
Franklin Fire .....	479,903.00	514,894.00	9,815.50
German Alliance .....	407,200.00	357,320.00	8,515.67
German American .....	1,353,851.00	1,558,716.00	27,458.10
Germania Fire .....	1,249,597.00	1,028,723.00	33,007.01
Girard Fire and Marine .....	271,573.00	195,584.00	5,570.50
Glens Falls .....	537,304.00	432,149.00	10,949.16
Hanover Fire .....	694,788.00	669,227.00	16,191.34
Hartford .....	4,070,145.00	4,410,522.00	94,387.04
Home, N. Y. ....	2,731,863.00	3,072,611.00	59,053.62
Home Fire (Utah) .....	158,650.00	151,800.00	3,212.09
Imperial Fire .....	373,266.00	264,285.00	9,078.86
Insurance Co. of North America .....	1,769,781.00	1,974,784.00	43,969.84
Insurance Co. of State of Pennsylvania .....	616,229.62	543,106.68	10,677.01
†Jefferson .....	459,785.00	.....	9,231.86
Liverpool & London and Globe (N. Y.) ....	88,775.00	110,972.00	1,793.31
*Los Angeles Fire .....	.....	57,050.00	.....
Merchants Fire Assurance Corporation .....	156,760.00	206,330.00	3,689.10
Merchants (Denver, Colo.) .....	476,581.00	291,240.00	11,411.56
Michigan Commercial .....	473,192.00	155,514.00	10,001.93
Michigan Fire and Marine .....	431,580.00	417,559.00	9,062.66
Milwaukee Mechanics .....	750,568.00	793,610.00	16,040.19
*Minneapolis Fire and Marine .....	.....	97,265.00	.....
*Montana Fire .....	.....	1,510,382.00	.....
Nassau .....	135,235.00	206,992.00	2,955.59
National—Ben Franklin Fire .....	11,800.00	286,434.00	259.95
National .....	2,205,008.00	2,554,259.00	40,977.26
National Union .....	753,305.00	448,517.00	21,207.69
*Newark .....	.....	82,550.00	.....



## DOMESTIC COMPANIES

Losses Paid During the Year ending December 31, 1912, by the Fire Insurance Companies Compiled from the Annual Statements filed with the Insurance Department.

### INSURANCE

Received.	Losses Incurred.		Ratio of Fire Losses Incurred to Premiums Received.....	Losses Paid.		Premium Fee Paid.....	State Fire Marshal Tax.....
	1911.	1912.		1911.	1912.		
\$ 49,499.13	\$35,781.75	\$26,878.47	.54	\$27,955.69	\$ 26,741.52	\$ 1,014.96	\$119.96
11,105.55	2,123.81	12,496.22	1.12	2,098.91	12,132.69	247.11	27.76
13,529.69	3,164.28	8,979.61	.68	3,170.28	4,529.61	295.60	31.42
9,921.54	2,164.56	8,831.38	.89	2,264.57	7,811.49	223.43	24.80
45,911.02	17,396.57	23,643.70	.51	16,207.59	24,571.55	943.22	114.77
2,131.51	.....	438.00	.20	.....	.....	.....	.....
19,270.49	3,164.42	19,341.46	1.00	3,218.51	16,268.14	410.41	48.17
18,805.24	7,920.72	11,498.31	.61	9,555.43	10,079.70	401.10	47.01
4,001.70	1,918.96	3,125.46	.80	1,567.96	3,261.46	125.00	10.00
8,275.03	2,184.35	6,985.77	.84	2,775.16	5,402.39	190.50	20.69
36,958.43	25,744.41	19,016.78	.51	24,911.50	22,749.06	870.83	105.72
25,431.56	5,341.40	18,643.49	.74	5,338.26	16,016.49	640.83	76.22
7,805.32	1,944.07	5,809.11	.74	1,947.79	5,305.39	181.11	19.51
.....	4,003.41	.....	.....	591.71	.....	.....	.....
897.94	167.02	243.10	.27	167.02	236.10	125.00	2.80
3,446.20	.....	1,423.85	.41	.....	1,440.65	125.00	8.62
26,058.39	12,534.11	13,984.91	.54	10,865.33	15,544.91	630.61	74.94
38,289.81	14,518.03	19,148.28	.50	14,696.71	16,213.23	790.80	95.73
83,613.55	29,856.87	36,651.95	.44	19,849.20	37,862.74	1,697.27	196.68
13,770.08	1,419.65	5,153.02	.38	2,993.44	5,316.09	300.40	34.43
10,489.34	2,620.17	9,384.74	.90	2,794.02	6,242.15	234.79	26.22
7,202.60	3,597.84	3,380.62	.47	1,274.84	5,220.62	169.05	18.01
31,053.11	13,600.80	20,794.24	.67	13,267.80	18,798.24	646.06	77.63
21,229.06	9,847.78	14,485.20	.69	7,510.41	12,670.83	573.19	68.23
4,001.40	609.53	3,158.91	.79	1,209.53	2,208.91	125.00	10.00
8,812.84	1,972.33	9,560.11	1.08	2,254.97	6,760.33	201.25	22.03
15,394.17	4,886.52	12,589.43	.82	3,048.72	12,085.50	397.86	46.61
96,413.39	24,502.27	45,038.18	.47	24,086.16	40,133.85	1,953.26	241.02
59,992.13	32,719.05	25,895.41	.43	19,551.70	37,499.87	1,224.84	149.98
2,974.33	2,285.00	98.78	.04	2,285.00	98.78	125.00	7.44
7,395.82	1,143.61	4,068.63	.55	973.61	3,118.63	172.92	18.49
48,513.26	14,178.40	25,440.95	.52	13,247.09	20,652.20	995.27	117.65
11,898.77	1,906.57	5,291.71	.45	3,800.80	2,865.53	305.91	35.11
.....	5,898.14	.....	.....	4,352.43	.....	.....	.....
2,239.24	1,587.02	1,930.96	.86	962.02	2,555.96	125.00	5.60
1,285.82	.....	2,500.00	2.00	.....	2,500.00	125.00	3.21
4,022.68	56.72	591.98	.15	58.46	591.98	125.00	10.16
7,157.26	2,780.92	3,970.34	.56	1,591.37	5,065.34	188.54	20.44
5,298.66	3,308.00	5,180.06	.98	2,864.11	4,362.64	130.97	13.25
8,523.68	1,548.12	5,523.16	.65	1,535.85	5,527.29	195.47	21.31
15,159.78	1,379.82	4,347.76	.29	696.90	4,760.26	328.20	37.89
2,486.79	.....	297.90	.12	.....	97.90	125.00	6.79
32,753.18	.....	7,693.13	.24	.....	5,593.13	680.06	81.88
4,323.67	261.86	1,030.89	.....	261.86	1,017.89	125.00	10.81
5,952.66	.....	2,124.77	.36	.....	1,502.18	144.05	14.88
41,329.18	17,031.55	23,478.60	.57	11,953.04	24,481.01	1,061.68	129.58
18,056.74	17,402.83	3,215.51	.18	6,755.43	4,479.44	503.57	59.82
1,768.67	.....	1,500.00	.85	.....	1,500.00	125.00	4.42

## TABULAR STATEMENT

FIRE			
Domestic Companies.	Risks Written.		Premiums
	1911.	1912.	1911.
New Brunswick .....	401,376.00	448,368.00	8,867.75
New Hampshire Fire .....	605,616.00	537,812.00	12,392.81
Niagara Fire .....	1,175,781.00	1,087,236.00	26,170.71
North River .....	443,227.00	477,678.00	9,619.66
Northwestern Fire and Marine .....	753,164.00	1,076,547.00	32,752.58
Northwestern National .....	825,388.00	1,450,311.00	19,495.00
Orient .....	420,994.00	530,793.00	8,995.33
Pelican Assurance .....	206,536.00	211,437.00	4,050.15
Pennsylvania Fire .....	964,496.00	1,007,832.00	20,820.95
Peoples National .....	585,815.00	278,090.00	6,996.23
Phoenix of Hartford .....	1,506,748.00	1,713,809.00	32,333.15
Providence—Washington .....	457,435.00	501,729.00	11,049.01
Queen .....	1,498,895.00	1,465,754.00	30,370.64
Reliance .....	374,340.00	298,800.00	7,826.31
*Standard Fire .....	.....	143,682.00	.....
St. Paul Fire and Marine .....	2,084,454.00	2,805,951.00	46,633.17
Security .....	626,935.00	458,219.00	12,736.70
Springfield Fire and Marine .....	1,825,064.74	2,048,696.16	44,525.18
†Sun (New Orleans) .....	237,144.00	.....	5,214.65
Teutonia .....	262,955.00	311,600.00	5,511.09
*Vulcan Fire .....	.....	21,500.00	.....
Westchester Fire .....	537,714.00	567,576.00	13,042.18
Williamsburg City Fire .....	436,225.00	277,355.00	9,162.21
TOTALS .....	\$ 54,863,807.02	\$59,598,402.23	\$ 1,226,151.22

\*Admitted, 1912.

†Reinsured, 1912.

\*\*Admitted, 1912—Dissolved 3-26-13.

# DOMESTIC COMPANIES—Continued

## INSURANCE

Received.	Losses Incurred.		Ratio of Fire Losses Incurred to Premiums Received.....	Losses Paid.		Premium Fee Paid.....	State Fire Marshal Tax.....
	1911.	1912.		1911.	1912.		
8,898.68	1,332.58	4,168.63	.47	1,333.68	3,999.63	202.99	22.25
11,840.59	2,883.64	4,714.29	.40	2,095.43	5,409.85	290.40	33.18
22,876.99	11,112.91	14,720.36	.65	11,092.82	15,209.09	472.54	57.19
10,075.83	1,743.70	6,669.16	.66	1,813.80	4,422.06	226.51	25.19
50,811.26	24,261.54	16,147.32	.32	24,265.24	16,139.82	1,041.23	29.09
60,725.55	6,107.31	25,659.37	.42	8,152.98	24,359.37	1,239.51	45.71
11,198.40	7,951.28	10,698.42	.96	5,715.28	9,863.42	248.97	27.10
4,337.45	2,255.16	2,725.11	.63	1,923.99	2,889.69	125.00	12.28
20,888.87	8,508.72	5,241.64	.25	5,941.51	6,763.73	442.78	52.22
16,988.60	1,091.79	6,703.74	.40	383.22	6,643.74	364.77	7.37
36,345.26	8,674.50	17,103.78	.47	10,280.39	17,118.51	751.91	90.86
12,625.16	4,353.75	12,039.38	.96	7,391.32	11,584.27	277.50	30.93
30,337.78	3,257.45	23,584.29	.78	2,282.45	23,834.29	663.76	77.65
6,308.75	1,491.68	4,368.89	.69	1,576.95	3,568.89	151.18	15.77
3,110.19	.....	672.03	.21	.....	672.03	125.00	7.94
55,715.31	19,086.86	30,219.56	.54	18,333.36	28,404.52	1,139.30	139.29
8,738.15	2,726.60	3,460.55	.40	2,724.87	2,326.02	199.76	21.85
48,606.35	26,140.93	26,891.52	.55	18,813.07	35,775.27	997.13	121.51
.....	939.06	.....	.....	2,645.25	.....	.....	.....
6,311.39	954.70	4,890.95	.77	954.70	4,890.95	151.23	15.78
380.38	.....	.....	.....	.....	.....	125.00	.95
12,584.47	4,346.01	13,284.21	1.06	2,706.54	10,033.38	311.48	35.81
5,546.48	1,924.72	3,427.64	.62	1,924.72	3,287.64	135.93	13.87
\$1,339,702.30	\$477,645.13	\$722,165.68	.54	\$433,441.95	\$701,060.84	\$ 30,004.00	3,201.53

Ratio of Losses Paid to Premiums Received .52.

## SUMMARY OF STATEMENTS—FIRE INSURANCE

Name of Company.	Location.	Paid Up Capital.	Admitted Assets.
Aetna .....	Hartford, Conn. .	\$5,000,000.00	\$23,051,531.36
Agricultural .....	Watertown, N. Y. .	500,000.00	4,189,617.18
Alliance .....	Philadelphia, Pa. .	750,000.00	2,235,234.35
American .....	Newark, N. J. . .	1,000,000.00	9,866,174.57
American Central .....	St. Louis, Mo. . .	2,000,000.00	5,549,279.19
*American Union .....	Philadelphia, Pa. .	500,000.00	1,202,498.45
California .....	San Francisco, Cal. .	400,000.00	1,268,299.71
Citizens .....	St. Louis, Mo. . .	200,000.00	862,132.87
Commonwealth .....	New York, N. Y. .	500,000.00	2,599,847.66
Concordia .....	Milwaukee, Wis. .	600,000.00	2,413,247.41
Connecticut Fire .....	Hartford, Conn. .	1,000,000.00	7,735,109.99
Continental Fire .....	New York, N. Y. .	2,000,000.00	27,070,031.28
County Fire .....	Philadelphia, Pa. .	400,000.00	1,213,103.76
†Delaware .....	Philadelphia, Pa. .	.....	.....
Detroit Fire and Marine Ins. Co. ....	Detroit, Mich. . .	500,000.00	2,194,259.14
*Equitable Fire and Marine .....	Providence, R. I. .	400,000.00	1,142,837.29
Fidelity—Phenix .....	New York, N. Y. .	2,500,000.00	15,145,085.69
Fire Association of Philadelphia .....	Philadelphia, Pa. .	750,000.00	9,091,141.11
Fireman's Fund .....	San Francisco, Cal. .	1,500,000.00	9,268,924.08
Firemen's .....	Newark, N. J. . .	1,000,000.00	6,836,778.79
Franklin Fire .....	Philadelphia, Pa. .	500,000.00	3,362,815.40
German Alliance .....	New York, N. Y. .	400,000.00	1,866,551.89
German American .....	New York, N. Y. .	2,000,000.00	21,238,425.35
Germania Fire .....	New York, N. Y. .	1,000,000.00	7,213,762.27
Girard Fire and Marine .....	Philadelphia, Pa. .	500,000.00	2,553,904.70
Glens Falls .....	Glens Falls, N. Y. .	500,000.00	5,711,448.03
Hanover Fire .....	New York, N. Y. .	1,000,000.00	4,985,658.99
Hartford .....	Hartford, Conn. .	2,000,000.00	26,492,318.21
Home .....	New York, N. Y. .	3,000,000.00	33,406,434.60
Home Fire .....	Salt Lake City Utah .....	300,000.00	1,039,643.14
Imperial Fire .....	Denver, Colo. . .	250,000.00	519,810.91
Insurance Co., of North America .....	Philadelphia, Pa. .	4,000,000.00	17,850,390.17
Insurance Co., of State of Pennsylvania .	Philadelphia, Pa. .	800,000.00	3,703,189.57
†Jefferson .....	Philadelphia, Pa. .	.....	.....
Liverpool & London and Globe (N. Y.) ....	New York, N. Y. .	200,000.00	970,179.33
*Los Angeles Fire .....	Los Angeles, Cal. .	243,500.00	348,997.29
Merchants Fire Assurance Corporation .....	New York, N. Y. .	200,000.00	808,792.90
Merchants (Denver, Colo.) .....	Denver, Colo. . .	200,000.00	404,912.48
Michigan Commercial .....	Lansing, Mich. . .	400,000.00	862,219.28
Michigan Fire and Marine .....	Detroit, Mich. . .	400,000.00	1,485,891.67
Milwaukee Mechanics .....	Milwaukee, Wis. .	1,000,000.00	4,347,584.66
*Minneapolis Fire and Marine .....	Minneapolis, Minn. .	200,000.00	488,091.43
*Middlewest Fire .....	Valley City, N. D. .	.....	.....
*Montana Fire .....	Butte, Mont. . . .	177,155.00	219,149.27
Nassau .....	Brooklyn, N. Y. .	400,000.00	1,482,343.38
National—Ben Franklin Fire .....	Pittsburg, Pa. . .	1,000,000.00	3,336,342.32
National Fire .....	Hartford, Conn. .	2,000,000.00	14,982,672.91
National Union Fire .....	Pittsburg, Pa. . .	1,000,000.00	4,213,727.59
*Newark Fire .....	Newark, N. J. . .	500,000.00	1,918,742.17
New Brunswick .....	New Brunswick, N. J. ....	200,000.00	870,120.84
New Hampshire Fire .....	Manchester, N. H. .	1,350,000.00	6,097,837.20
Niagara Fire .....	New York, N. Y. .	1,000,000.00	6,981,339.16
North River .....	New York, N. Y. .	350,000.00	2,476,951.86
Northwestern Fire and Marine .....	Minneapolis, Minn. .	300,000.00	990,007.13
Northwestern National .....	Milwaukee, Wis. .	1,000,000.00	6,560,326.43
Orient .....	Hartford, Conn. .	500,000.00	3,428,018.85
Pelican Assurance Co. ....	New York, N. Y. .	200,000.00	753,737.55
Pennsylvania Fire .....	Philadelphia, Pa. .	750,000.00	7,855,611.29
Peoples National .....	Wilmington, Del. .	1,000,000.00	2,017,380.97
Phoenix of Hartford .....	Hartford, Conn. .	2,000,000.00	11,806,049.41
Providence—Washington .....	Providence, R. I. .	1,000,000.00	4,775,901.40
Queen .....	New York, N. Y. .	1,000,000.00	9,994,450.01
Reliance .....	Philadelphia, Pa. .	400,000.00	1,735,017.40
*Standard Fire .....	Hartford, Conn. .	500,000.00	1,195,363.38
St. Paul Fire and Marine .....	St. Paul, Minn. . .	500,000.00	8,785,318.85
Security .....	New Haven, Conn. .	1,000,000.00	4,074,496.92
Springfield Fire and Marine .....	Springfield, Mass. .	2,000,000.00	11,056,692.66
†Sun (New Orleans) .....	New Orleans, La. .	.....	.....
Teutonia .....	New Orleans, La. .	250,000.00	1,117,168.21
*Vulcan Fire .....	Oakland, Cal. . .	500,000.00	923,839.51
Westchester Fire .....	New York, N. Y. .	300,000.00	5,363,271.38
Williamsburg City Fire .....	New York, N. Y. .	600,000.00	3,684,956.39

\*Admitted, 1912.

†Withdrawn from State of Montana.



# COMPANIES ORGANIZED IN OTHER STATES

Unpaid Losses.	Unearned Premiums.	Other Liabilities.	Total Liabilities Including Capital.	Surplus Over All Liabilities.	Surplus As Regards Policy Holders.
\$ 711,143.59	\$8,364,196.73	\$ 737,798.54	\$14,813,138.86	\$8,238,392.50	\$13,238,392.50
126,412.00	1,833,031.45	250,168.48	2,709,611.93	1,480,005.25	1,980,005.25
160,100.00	653,177.27	40,925.78	1,604,203.05	631,031.30	1,381,031.30
394,449.29	4,780,327.23	556,295.53	6,731,072.05	3,135,102.52	4,135,102.52
292,330.32	2,702,040.05	144,633.69	5,139,004.06	410,275.13	2,410,275.13
80,297.55	547,708.94	7,120.00	1,135,126.49	67,371.96	567,371.96
26,692.26	518,492.05	47,823.08	993,007.39	275,292.32	675,292.32
54,131.83	437,217.04	4,675.00	696,023.87	166,109.00	366,109.00
84,739.32	803,945.63	31,500.00	1,420,184.95	1,179,662.71	1,679,662.71
93,473.42	1,102,260.34	116,952.95	1,912,686.71	500,560.70	1,100,560.70
322,200.85	4,111,887.66	35,000.00	5,469,088.51	2,266,021.48	3,266,021.48
485,204.77	9,022,217.57	1,072,617.74	12,580,040.08	14,489,991.20	16,489,991.20
26,980.63	337,714.58	201,738.80	966,434.01	246,669.75	646,669.75
56,224.81	571,154.70	17,346.88	1,144,726.39	1,049,532.75	1,549,532.75
51,070.08	254,544.10	175,959.81	881,573.99	261,363.30	661,363.30
535,623.40	6,834,792.28	675,000.00	10,545,415.68	4,599,670.01	7,099,670.01
355,145.28	3,776,210.51	1,619,522.02	6,500,877.81	2,590,263.30	3,340,263.30
487,239.78	3,812,953.73	364,000.00	6,164,193.51	3,104,730.57	4,604,730.57
291,075.54	2,781,578.19	40,885.57	4,113,539.30	2,723,239.49	3,723,239.49
154,868.93	1,294,697.93	771,395.80	2,720,962.66	641,852.74	1,141,852.74
102,244.19	466,074.14	55,970.00	1,024,288.33	842,263.56	1,242,263.56
820,524.48	8,444,179.06	397,323.63	11,662,027.17	9,576,398.18	11,576,398.18
182,473.13	3,300,304.32	117,169.94	4,599,947.39	2,613,814.88	3,613,814.88
58,050.00	953,788.20	602,314.30	2,114,152.50	439,752.20	939,752.20
207,461.00	2,326,240.10	191,041.26	3,224,742.36	2,486,705.67	2,986,705.67
259,922.41	2,701,091.59	113,052.91	4,074,066.91	911,592.08	1,911,592.08
1,274,370.64	13,871,786.40	832,468.95	17,978,625.99	8,513,692.22	10,513,692.22
1,263,997.33	12,341,420.00	2,449,261.99	19,054,679.32	14,351,755.28	17,351,755.28
1,039.90	86,459.80	4,000.00	391,499.70	648,143.44	948,143.44
18,211.35	164,845.31	3,830.00	436,886.66	82,924.25	332,924.25
1,341,600.00	6,854,309.11	1,654,481.06	13,850,390.17	4,000,000.00	8,000,000.00
268,581.66	1,775,460.30	455,655.41	3,299,697.37	403,492.20	1,203,492.20
21,729.00	236,215.35	52,207.69	510,151.95	460,027.38	660,027.38
4,536.25	35,133.16	6,312.69	289,482.10	59,515.19	303,015.19
30,882.00	207,490.87	7,500.00	445,872.87	362,920.03	562,920.03
2,740.25	92,577.48	1,907.28	297,225.01	107,687.47	307,687.47
34,636.30	256,089.12	15,400.00	706,125.42	156,093.86	556,093.86
65,520.23	629,093.91	38,658.31	1,133,272.45	352,619.22	752,619.22
164,398.31	2,258,380.85	145,035.46	3,567,814.62	779,770.04	1,779,770.04
12,823.14	72,147.68	2,550.40	287,521.22	200,570.21	400,570.21
2,100.00	21,678.50	7,680.61	208,614.11	10,535.16	187,690.16
87,285.04	580,516.17	11,948.70	1,079,749.91	402,593.47	802,593.47
172,513.46	1,609,100.80	23,675.54	2,805,289.80	531,052.52	1,531,052.52
586,296.03	7,862,926.70	636,245.44	11,085,468.17	3,897,204.74	5,897,204.74
183,916.94	2,346,994.28	137,589.21	3,668,500.43	545,227.16	1,545,227.16
78,910.86	575,259.80	35,721.70	1,189,892.36	728,849.81	1,228,849.81
37,622.45	435,071.22	92,342.97	765,036.64	105,094.20	305,094.20
210,956.93	2,185,606.70	650,561.97	4,397,125.60	1,700,761.60	3,050,761.60
241,190.27	2,969,429.70	106,376.88	4,316,996.85	2,664,392.31	3,664,392.31
128,189.18	1,417,404.37	29,607.75	1,925,201.30	551,750.56	901,750.56
15,325.27	288,812.00	56,867.64	661,004.91	329,002.22	629,002.22
152,008.09	3,153,936.60	620,217.64	4,926,162.33	1,634,164.10	2,634,164.10
129,428.84	1,434,717.91	46,591.65	2,110,736.40	1,317,282.45	1,817,282.45
24,600.00	260,772.42	22,803.65	508,176.07	245,561.48	445,561.48
320,117.55	3,886,246.73	1,066,549.71	5,522,913.99	2,332,697.30	3,082,697.30
76,767.24	576,465.39	121,176.23	1,774,408.86	242,972.11	1,242,972.11
485,001.34	4,975,957.27	190,000.00	7,650,958.61	4,155,090.80	6,155,090.80
367,023.45	2,302,819.37	57,000.00	3,726,842.82	1,049,058.58	2,049,058.58
411,817.33	4,382,872.80	238,613.90	6,033,304.03	3,961,145.98	4,961,145.98
104,228.69	895,329.68	154,627.97	1,554,186.34	180,831.06	580,831.06
25,630.40	332,988.50	20,130.38	878,749.28	316,614.10	816,614.10
452,009.42	4,854,764.89	127,173.77	5,933,948.08	2,851,370.77	3,351,370.77
188,523.94	1,951,936.99	37,819.31	3,178,280.24	896,216.68	1,896,216.68
469,233.77	5,001,291.22	320,113.96	7,790,638.95	3,266,053.71	5,266,053.71
54,602.79	632,220.98	10,265.00	947,088.77	170,079.44	420,079.44
328,715.72	21,846.16	7,055.67	528,901.83	394,937.68	894,937.68
169,343.88	3,208,913.12	109,726.82	3,947,355.66	1,415,915.72	1,715,915.72
	2,223,219.29	26,000.00	3,018,562.67	666,393.72	1,266,393.72

# TABULAR STATEMENT

## FIRE

COMPANIES.	Risks Written.		Premiums
	1911.	1912.	1911.
Aachen & Munich .....	\$ 515,652.00	\$ 564,108.00	\$ 11,150.80
Atlas Assurance Company Ltd. ....	1,305,760.00	1,223,477.00	26,907.74
British America .....	360,752.00	347,606.00	6,835.61
Caledonian .....	460,129.00	490,809.00	9,776.49
Commercial Union .....	4,967,974.00	5,601,141.00	32,090.54
Hamburg-Bremen .....	228,426.00	78,140.00	8,012.18
Law Union & Rock .....	556,453.00	534,987.00	12,518.77
Liverpool & London & Globe (Liverpool) ....	2,580,084.00	3,227,989.00	50,417.12
London Assurance Corporation .....	793,400.00	1,000,901.00	18,359.78
London & Lancashire .....	920,882.00	1,012,564.00	18,868.99
New Zealand .....	706,883.00	770,697.00	15,124.65
Norwich Union .....	1,425,406.00	1,376,673.00	34,305.47
Northern Assurance .....	1,518,171.29	1,742,013.23	33,940.45
North British & Mercantile .....	1,603,493.00	1,430,346.00	31,318.33
Palatine .....	935,659.00	984,105.00	19,728.19
Phoenix Assurance (London) .....	1,100,900.00	1,067,475.00	24,577.09
Prussian National .....	693,202.00	637,841.00	14,710.28
Royal Insurance Co. ....	3,152,106.00	2,995,722.00	64,658.19
Royal Exchange .....	839,213.00	654,399.00	18,001.92
Scottish Union & National .....	1,239,332.00	1,283,499.00	27,213.69
State Assurance .....	161,746.00	253,205.00	4,966.33
Sun Insurance Office .....	1,212,380.00	1,336,299.00	26,982.42
Svea .....	959,180.00	687,911.00	30,392.38
Union Assurance .....	1,009,303.00	717,016.00	22,056.28
Western Assurance .....	335,706.00	538,778.00	6,456.00
*Yorkshire .....	.....	143,765.00	.....
TOTAL .....	\$29,682,197.29	\$30,751,466.23	\$ 569,370.24

\*Admitted, 1912.



# FOREIGN COMPANIES

## INSURANCE

Received.	Losses Incurred.		Ratio Fire Losses Incurred to Premiums Received.....	Losses Paid.		Premium Fee Paid.....	State Fire Marshal Tax.....
	1911.	1912		1911.	1912.		
\$ 11,201.46	\$ 7,346.46	\$11,766.51	1.05	\$ 4,619.64	\$ 10,209.47	\$ 249.03	\$28.00
26,348.96	13,936.17	22,341.58	.85	12,863.37	21,258.38	603.37	72.30
6,623.72	2,434.45	3,193.62	.48	334.45	4,593.62	157.47	16.56
9,798.28	3,221.39	6,218.57	.63	2,008.34	7,761.32	220.96	24.50
26,892.99	8,702.24	8,327.19	.31	5,064.24	15,013.09	562.86	60.18
1,237.22	4,797.65	54.72	.04	4,797.65	269.72	125.00	6.66
9,492.66	6,892.01	10,472.50	1.10	6,904.01	9,093.00	214.85	23.73
71,051.79	20,659.55	41,868.86	.59	21,904.55	47,220.86	1,446.04	134.75
21,716.90	3,578.43	10,025.23	.47	2,693.43	9,240.23	537.58	64.07
21,131.03	15,000.85	13,976.48	.66	15,107.85	12,614.48	447.62	51.33
15,772.51	2,478.71	6,778.95	.43	1,603.57	7,546.95	340.45	39.43
32,553.74	33,296.84	20,536.11	.63	19,275.63	36,835.77	676.07	81.38
37,201.18	19,773.82	26,628.11	.72	14,624.01	30,293.02	914.25	111.08
27,579.20	15,716.35	16,586.00	.60	9,948.08	21,054.75	597.72	71.59
20,347.30	2,425.75	14,541.07	.71	2,465.23	14,541.07	431.95	44.66
23,545.25	12,392.46	15,312.25	.65	10,060.38	14,205.76	495.90	58.81
11,893.72	6,942.81	3,927.52	.33	6,692.81	3,631.84	328.54	37.94
62,965.48	37,581.78	34,474.96	.55	21,826.78	46,923.96	1,334.82	161.08
13,543.49	9,334.89	10,082.27	.75	8,059.89	11,477.27	346.89	41.37
28,531.93	13,323.41	23,033.71	.87	12,060.63	20,804.35	755.30	91.23
4,833.58	4,586.41	2,795.06	.58	4,011.41	711.06	125.00	12.08
29,103.11	6,253.43	12,221.57	.42	6,332.17	10,328.35	607.06	72.76
14,706.12	11,461.86	13,292.09	.90	5,671.56	18,879.06	319.12	36.77
16,363.00	11,985.17	21,713.53	1.33	10,668.10	20,151.01	363.70	42.34
8,952.90	925.35	989.38	.11	470.85	1,530.48	204.06	22.88
2,968.79	.....	1,795.75	.60	.....	1,545.75	125.00	7.42
\$ 556,356.31	\$274,993.24	\$352,953.59	.63	\$ 210,068.63	\$397,734.62	\$ 12,530.61	1,414.90

Ratio of Losses Paid to Premiums Received .88.

# SUMMARY OF STATEMENTS—FIRE INSURANCE

Name of Company.	Location.	United States Deposits.	Admitted Assets.
Aachen & Munich .....	Aix La Chapelle, Ger. ....	\$245,000.00	\$2,540,241.90
Atlas Assurance Company Ltd. ....	London, Eng. ....	200,000.00	2,826,707.05
British America .....	Toronto, Can. ....	210,000.00	1,746,624.71
Caledonian .....	Edinburgh, Scot. ....	225,000.00	2,207,228.91
Commercial Union .....	London, Eng. ....	481,000.00	7,620,987.61
Hamburg-Bremen .....	Hamburg, Ger. ....	215,000.00	1,963,902.29
Liverpool & London & Globe (Liverpool) ....	Liverpool, Eng. ....	250,000.00	13,739,218.97
Law Union & Rock .....	London, Eng. ....	338,000.00	889,125.37
London Assurance Corporation .....	London, Eng. ....	230,000.00	3,865,297.51
London & Lancashire .....	London, Eng. ....	410,000.00	4,550,283.11
New Zealand .....	Auckland, N. Z. ....	200,000.00	798,536.74
Norwich Union .....	Norwich, Eng. ....	200,000.00	2,775,468.50
Northern Assurance .....	London, Eng. ....	200,000.00	5,292,022.11
North British & Mercantile .....	London, Eng. ....	220,000.00	8,998,913.35
Palatine .....	London, Eng. ....	218,000.00	3,250,576.54
Phoenix Assurance (London) .....	London, Eng. ....	313,079.51	3,872,788.91
Prussian National .....	Stettin, Ger. ....	220,000.00	1,962,189.05
Royal Insurance Co. ....	Liverpool, Eng. ....	450,000.00	12,521,806.46
Royal Exchange .....	London, Eng. ....	200,000.00	2,738,433.08
Scottish Union & National .....	Edinburgh, Scot. ....	200,000.00	5,595,684.06
State Assurance .....	London, Eng. ....	200,000.00	457,777.04
Sun Insurance Office .....	London, Eng. ....	200,000.00	4,622,987.14
Svea .....	Gothenburg, Sweden	200,000.00	1,385,269.66
Union Assurance .....	London, Eng. ....	287,000.00	957,924.20
Western Assurance .....	Toronto, Can. ....	207,000.00	2,464,562.05
*Yorkshire .....	York, Eng. ....	200,000.00	800,509.29

\*Admitted, 1912.

# COMPANIES OF FOREIGN GOVERNMENTS

Unpaid Losses.	Unearned Premium	Other Liabilities.	Total Liabilities. Except U. S Deposits and Surplus.	Surplus Over All Liabilities.	Surplus As Regards Policy Holders
\$115,099.94	\$1,156,449.57	\$ 29,879.69	\$1,301,429.20	\$1,238,812.70	\$1,238,812.70
129,952.31	1,567,632.89	79,769.44	1,777,354.64	1,049,352.41	1,049,352.41
107,601.84	916,854.60	20,624.45	1,045,080.89	491,543.82	701,543.82
122,567.95	1,397,007.96	68,639.43	1,522,215.34	619,013.57	619,013.57
550,661.00	3,758,577.04	401,143.06	4,710,381.10	2,910,606.51	2,910,606.51
151,650.00	1,216,421.25	39,853.34	1,407,924.59	340,977.70	555,977.70
852,730.68	8,102,568.31	767,947.06	9,723,246.05	4,015,972.92	4,015,972.92
52,337.87	451,161.01	15,543.60	519,042.48	32,082.89	370,082.89
364,788.74	2,113,204.85	153,369.53	2,631,363.12	1,233,934.39	1,233,934.39
172,476.02	2,696,332.12	67,037.27	2,935,845.41	1,614,437.70	1,614,437.70
12,374.06	407,378.80	15,331.83	435,084.63	363,452.05	363,452.05
121,299.81	1,609,503.48	103,534.96	1,834,338.25	941,130.25	941,130.25
305,385.04	2,704,469.12	198,687.37	3,208,541.53	1,883,480.58	2,083,480.58
440,424.36	4,662,838.37	152,954.32	5,256,217.05	3,742,696.30	3,742,696.30
147,450.68	1,716,317.43	136,237.15	2,000,005.26	1,250,571.28	1,250,571.28
212,885.28	2,074,164.77	127,216.91	2,414,266.96	1,458,521.95	1,458,521.95
110,472.32	1,183,840.27	26,835.24	1,321,147.83	421,041.22	641,041.22
691,457.71	8,255,044.60	485,458.45	9,431,960.76	2,369,845.70	2,819,845.70
233,209.30	1,508,997.85	89,457.87	1,831,665.02	706,768.06	906,768.06
155,379.80	2,132,838.74	40,000.00	2,328,218.54	3,067,465.52	3,267,465.52
6,850.55	108,674.97	4,000.00	119,525.52	138,251.52	338,251.52
316,066.00	2,917,937.43	145,983.58	3,379,987.01	1,243,000.13	1,243,000.13
76,295.90	675,522.19	16,846.93	768,665.02	416,604.64	616,604.64
16,222.03	315,535.41	12,062.13	343,819.57	614,104.63	614,104.63
178,830.83	1,238,264.06	29,148.53	1,446,243.42	811,318.63	1,018,318.63
39,727.82	231,304.06	6,500.00	277,531.88	322,977.41	522,977.41

## SUMMARY OF STATEMENTS OF

Name of Company.	Location.
Aegis Life Insurance Co. ....	Denver, Colo. ....
Aetna Life Insurance Co. ....	Hartford, Conn. ....
American Bankers Insurance Co. ....	Chicago, Ill. ....
*Amicable Life Insurance Co. ....	Waco, Texas ....
Bankers Life Co. ....	Des Moines, Iowa ....
Bankers Reserve Life Co., The ....	Omaha, Nebraska ....
Central Life Assurance Society of the U. S. ..	Des Moines, Iowa ....
Continental Life Insurance & Investment Co. ..	Salt Lake City, Utah ....
Equitable Life Assurance Society of the U. S. ..	New York, N. Y. ....
Fidelity Mutual Life Insurance Co. ....	Philadelphia, Pa. ....
Germania Life Insurance Co. ....	New York, N. Y. ....
Manhattan Life Insurance Co. ....	New York, N. Y. ....
Metropolitan Life Insurance Co. ....	New York, N. Y. ....
Mission State Life Insurance Co. ....	St Louis, Mo. ....
Montana Life Insurance Co. ....	Helena, Montana ....
Mutual Benefit Life Insurance Co. ....	Newark, N. J. ....
Mutual Life Insurance Co. ....	New York, N. Y. ....
National Life Insurance Co., of the U. S. A. ....	Chicago, Ill. ....
National Life Insurance Co., of Montana ....	Butte, Mont. ....
National Life Insurance Co. ....	Montpelier, Vermont ....
New World Life Insurance Co. ....	Spokane, Wash. ....
New York Life Insurance Co. ....	New York, N. Y. ....
Northwestern Mutual Life Insurance Co. ....	Milwaukee, Wis. ....
Northwestern National Insurance Co. ....	Minneapolis, Minn. ....
Pacific Mutual Life Insurance Co. ....	Los Angeles, Cal. ....
Penn Mutual Life Insurance Co. ....	Philadelphia, Pa. ....
Prudential Insurance Company of America ..	Newark, N. J. ....
Travelers Insurance Company ....	Hartford, Conn. ....
Union Central Life Insurance Co. ....	Cincinnati, Ohio ....
Western Union Life Insurance Co. ....	Spokane, Wash. ....

\*Admitted, 1912.

## ASSESSMENT LIFE

Name of Company.	Location.
Guarantee Fund Life Association ....	Omaha, Neb. ....
Merchants Life Association ....	Burlington, Iowa ....

# LIFE INSURANCE COMPANIES

Paid Up Capital.....	Admitted Assets.....	Net Liabilities.....	Total Liabilities Including Capital.....	Unassigned Funds — Surplus.....	Surplus and Capital.....
\$ 234,610.00	\$ 349,411.86	\$ 84,410.34	\$ 319,020.34	\$ 30,391.52	\$ 265,001.52
2,000,000.00	110,523,775.30	98,601,043.45	100,601,043.45	8,326,331.85	10,326,331.85
325,000.00	555,080.61	112,114.78	437,114.78	117,965.83	442,965.83
800,000.00	1,769,449.71	324,284.58	1,124,284.58	645,165.13	1,445,165.13
.....	19,592,815.78	19,090,328.38	19,090,328.38	502,487.40	502,487.40
100,000.00	3,702,215.67	3,125,611.22	3,135,611.22	566,604.45	666,604.45
100,000.00	2,320,158.88	1,998,602.11	2,098,602.11	221,556.77	321,556.77
208,875.00	1,031,656.42	724,350.35	933,225.35	98,431.07	307,306.07
100,000.00	513,319,201.29	506,803,669.24	506,903,669.24	6,415,532.05	6,515,532.05
Mutual	26,664,806.65	25,727,197.53	25,727,197.53	937,609.07	937,609.07
200,000.00	48,205,861.37	46,042,713.68	46,242,713.68	1,963,147.69	2,163,147.69
100,000.00	22,045,083.43	21,619,068.46	21,719,068.46	326,014.97	426,014.97
2,000,000.00	397,965,341.31	363,070,471.06	365,070,471.06	32,894,870.25	34,894,870.25
300,000.00	3,661,998.79	3,062,268.43	3,362,268.43	299,730.36	599,730.36
250,000.00	644,226.86	137,028.49	387,028.49	257,108.37	507,108.37
Mutual	156,655,714.43	156,655,714.43	156,655,714.43	.....	.....
Mutual	599,125,046.26	599,125,046.26	599,125,046.26	.....	.....
500,000.00	11,663,605.92	11,022,130.79	11,522,130.79	141,475.13	641,475.13
183,840.30	278,713.03	62,091.67	245,931.97	32,781.06	216,621.36
Mutual	56,036,150.79	53,575,189.83	53,575,189.83	2,460,960.96	2,460,960.96
586,087.00	843,026.99	10,392.61	596,479.61	246,547.38	832,634.38
Mutual	719,657,050.01	719,657,050.01	719,657,050.01	.....	.....
Mutual	297,764,037.89	291,800,468.55	291,800,468.55	5,963,569.34	5,963,569.34
Mutual	4,407,824.11	4,064,873.83	4,064,873.83	342,950.28	342,950.28
1,000,000.00	26,243,005.92	24,377,522.89	25,377,522.89	865,483.03	1,865,483.03
Mutual	134,375,486.36	134,375,486.36	134,375,486.36	.....	.....
2,000,000.00	291,516,194.66	266,710,015.27	268,710,015.27	22,806,179.39	24,806,179.39
2,500,000.00	68,197,489.25	62,304,416.94	64,804,416.94	5,893,072.31	8,393,072.31
500,000.00	93,053,613.99	90,205,011.05	90,705,011.05	2,348,602.94	2,848,602.94
200,000.00	1,037,123.87	691,378.78	891,378.78	145,745.09	345,745.09

## COMPANIES

	Admitted Assets...	Net Liabilities....	To Protect Contracts.....	Total Liabilities...
\$.....	\$ 1,026,783.94	\$ 54,361.28	\$ 972,422.66	\$ 1,026,783.94
.....	797,624.97	388,622.38	409,002.59	797,624.97

368.973

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## SUMMARY OF STATEMENTS

Name of Company.	Location.	Paid Up Capital.....	Admitted Assets.....
Aetna Life Insurance Co. ....	Hartford, Conn. ....	\$2,000,000.00	\$8,552,288.33
American Bonding Co. ....	Baltimore, Md. ....	750,000.00	2,561,356.64
American Surety Co. ....	New York, N. Y. ....	5,000,000.00	8,487,698.69
Casualty Company of America .....	New York, N. Y. ....	750,000.00	2,737,421.15
Continental Casualty Company .....	Hammond, Ind. ....	300,000.00	2,077,628.33
Employers' Liability Assurance Corporation ..	London, Eng. ....	† 250,000.00	7,465,531.92
Fidelity & Casualty Company .....	New York, N. Y. ....	1,000,000.00	11,148,389.89
Fidelity & Deposit Company .....	Baltimore, Md. ....	2,000,000.00	7,650,510.68
*Frankfort General Insurance Co. ....	Frankfort-on-the-Main, Ger. ....	† 250,000.00	1,480,256.59
Guardian Casualty and Guaranty Co. ....	Salt Lake City, Utah .....	250,000.00	631,563.55
Hartford Steam Boiler Inspection & Insurance Co. ....	Hartford, Conn. ....	1,000,000.00	5,337,014.72
Indiana & Ohio Live Stock Insurance Co. ....	Crawfordsville, Ind. ....	200,000.00	432,105.48
Lloyds Plate Glass Insurance Co. ....	New York, N. Y. ....	250,000.00	814,833.07
London & Lancashire Guarantee & Accident Co. ....	Toronto, Can. ....	† 250,000.00	676,331.21
Maryland Casualty Co. ....	Baltimore, Md. ....	1,000,000.00	6,922,352.24
Massachusetts Bonding & Insurance .....	Boston, Mass. ....	1,000,000.00	2,774,303.22
Metropolitan Casualty Ins. Company .....	New York, N. Y. ....	200,000.00	894,660.74
National Surety Company .....	New York, N. Y. ....	2,000,000.00	7,192,687.61
New York Plate Glass Insurance Co. ....	New York, N. Y. ....	200,000.00	982,545.26
North American Accident Insurance Co. ....	Chicago, Ill. ....	200,000.00	726,129.41
Ocean Accident & Guarantee Corporation, Ltd.	London, England ..	† 362,000.00	4,776,085.18
Pacific Mutual Life Insurance Co. ....	Los Angeles, Cal. ....	1,000,000.00	1,990,698.91
Preferred Accident Insurance Co. ....	New York, N. Y. ....	700,000.00	2,927,027.58
Royal Indemnity Co. ....	New York, N. Y. ....	1,000,000.00	2,967,033.83
Standard Accident Insurance Co. ....	Detroit, Mich. ....	500,000.00	4,377,438.74
St. Paul, Mutual Hall & Cyclone Insurance Co.	St. Paul, Minn. ....	Mutual	343,207.72
State Farmers Mutual Hail Insurance Co. ....	Waseca, Minn. ....	Mutual	516,500.33
Title Guaranty & Surety Co. ....	Scranton, Pa. ....	1,000,000.00	2,396,930.65
Travelers' Insurance Co. ....	Hartford, Conn. ....	2,500,000.00	17,431,368.57
United States Fidelity & Guaranty Co. ....	Baltimore, Md. ....	2,000,000.00	7,339,650.11
Union Health & Accident Co. ....	Denver, Colo. ....	100,000.00	151,063.48
United States Health & Accident Co. ....	Saginaw, Mich. ....	300,000.00	1,026,986.04

## ASSESSMENT ACCIDENT

Name of Company.	Location.	Paid Up Capital.....	Admitted Assets.....
Merchants Life and Casualty Co. ....	Minneapolis, Minn.	\$.....	\$ 67,464.88

\*Changed from Frankfort, Marine, Accident and Plate Glass Ins. Co.      †U. S. Deposit



### MISCELLANEOUS COMPANIES 1912

Unpaid Losses .....	Unearned Premiums .....	Other Liabilities .....	Total Liabilities Including Capital .....	Surplus Over All Liabilities .....	Surplus As Regards Policy Holders .....
\$ 2,713,862.01	\$ 2,629,241.04	\$ 420,803.10	\$7,763,406.15	\$ 1,192,482.18	\$ 3,192,482.18
403,803.37	790,648.72	107,778.45	1,835,258.02	726,098.62	1,476,098.62
736,197.03	1,659,387.97	198,922.30	7,418,363.09	1,069,335.60	6,069,335.60
524,239.44	1,057,289.89	180,006.06	2,511,535.39	225,885.76	975,885.76
194,878.55	811,548.20	308,611.41	1,615,038.16	462,590.17	762,590.17
1,852,311.00	2,843,481.59	525,196.10	5,470,988.69	1,994,543.23	2,244,543.23
2,304,874.98	4,736,622.17	825,608.70	8,867,105.85	2,281,284.04	3,281,284.04
914,726.42	2,377,518.90	636,007.55	5,141,178.70	2,509,331.98	4,509,331.98
509,473.00	447,440.51	64,712.06	1,271,625.57	208,631.02	458,631.02
75,000.00	54,773.38	49,022.53	428,795.91	202,767.64	452,767.64
94,913.83	2,211,732.44	104,773.57	3,411,419.84	1,925,594.88	2,925,594.88
21,365.50	171,522.15	7,637.31	400,524.96	31,580.52	231,580.52
26,211.69	325,613.30	52,260.31	559,267.68	255,565.39	505,565.39
372.00	13,532.17	10,050.04	273,954.21	402,377.00	652,377.00
1,540,021.20	2,685,265.11	384,286.65	5,609,572.96	1,312,779.28	2,312,779.28
340,300.36	850,160.56	182,361.51	2,372,822.43	401,480.79	1,401,480.79
34,902.25	352,889.04	67,988.08	655,779.37	238,881.37	438,881.37
.....	2,142,443.81	1,496,130.02	5,638,573.83	1,554,113.78	3,554,113.78
14,616.55	328,670.33	58,299.37	601,586.25	380,959.01	580,959.01
70,381.38	143,987.87	66,337.97	466,162.38	259,967.03	459,967.03
1,164,731.32	1,487,016.59	828,203.52	3,841,951.43	1,296,133.75	1,296,133.75
113,715.74	646,608.68	160,074.49	1,920,398.91	70,300.00	1,070,300.00
180,278.81	965,583.22	338,708.64	2,187,570.67	739,456.91	1,439,456.91
380,919.02	994,490.27	149,873.89	2,525,283.18	441,750.65	1,441,750.65
1,032,322.11	1,155,123.21	218,081.22	2,905,526.54	1,471,912.20	1,971,912.20
500.00	.....	500.00	.....	342,207.72	342,207.72
1,745.14	.....	.....	.....	514,755.19	514,755.19
320,083.77	430,265.70	128,016.51	1,878,365.98	518,564.67	1,518,564.67
3,650,609.81	5,279,696.12	1,440,894.89	12,871,200.82	4,560,167.75	7,060,167.75
1,100,002.09	2,721,897.34	352,373.67	6,174,273.10	1,165,377.01	3,165,377.01
3,866.70	3,557.75	3,205.58	110,630.03	40,433.45	140,433.45
87,627.40	103,978.00	90,380.64	581,986.04	445,000.00	745,000.00

### AND LIFE COMPANIES

Unpaid Claims .....	Other Liabilities .....	Total Liabilities .....	Total Liabilities Including Capital .....	Surplus Over All Liabilities .....	Surplus As Regards Policy Holders .....
\$ 6,120.85	\$ 5,269.77	\$ 11,390.62	\$ .....	\$ .....	\$ .....



# MISCELLANEOUS BUSINESS—1912

COMPANIES.	Hall.		Cyclone.		Livestock.		Fly Wheel.		Accident.		Liability.		Fidelity and Surety.		Plate Glass.		Steam Boiler.		Burglary and Theft.		Health.		Automobile.		Workmen's Collective.		Totals.		Premium Fee Paid.		
	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.	Premiums.	Losses.			
Aetna Life Insurance Co. ....	\$		\$		\$		\$		\$5,472.27	\$ 1,515.46	\$14,595.60	\$ 7,054.46	\$ 5,358.30	\$	\$	\$	\$	\$	\$	\$	\$ 908.80	\$ 437.14			\$	\$	\$20,976.37	\$9,007.05	* 419.54		
American Bonding Co. ....													11,554.99															\$ 893.74	142.98		
American Surety Co. ....									1,979.02	699.74	959.07	2,448.85								90.47	62.50		123.21	10.00			11,554.99	256.10			
Casualty Company of America .....									70,473.88	34,278.79											18,082.01	4,617.20					3,039.46	3,334.50	125.00		
Continental Casualty Company .....																											88,555.89	38,896.99	1,796.11		
Employers' Liability Assurance Corporation .....									2,544.25	842.50	13,023.00	5,295.60	6.25							268.63	327.50		85.90	205.90			16,255.43	6,343.90	350.11		
Fidelity & Casualty Company .....								390.00	740.75	111.42	1,093.10	253.45	3.75		5,472.24	2,502.36		486.84		47.99	236.25						3,319.95	2,997.23	191.40		
Fidelity & Deposit Company .....									238.50	10.00	429.50		6,624.74	712.36	179.25	80.00				115.17	49.00						7,636.16	802.36	177.72		
Frankfort General Insurance Co. ....									11,228.25	4,212.29										61.60							11,289.75	4,212.29	156.80		
Guardian Casualty & Guaranty Co. ....											8,096.00	99.90															8,096.00	99.90	156.92		
Hartford Steam Boiler Inspection & Insurance Co. ....																	6,260.21	953.00													
Indiana & Ohio Live Stock Insurance Co. ....								36.20																				6,296.41	9.53	150.93	
Lloyds Plate Glass Insurance Co. ....															9,997.05	3,651.26											3,027.75	2,060.09	125.00		
London & Lancashire Guarante & Accident Co. ....																											9,997.05	3,651.26	224.94		
Maryland Casualty Company .....									47.00						215.08														297.08	125.00	
Massachusetts Bonding & Insurance Co. ....									204.17	106.36	4,319.71	1,027.35	967.89				9,207.70			478.31	93.48		13.76		15.22		14,611.92	1,132.74	321.44		
Merchants Life and Casualty Company .....									6,683.80	160.00			9,715.64		564.66													18,208.20	514.68	349.16	
Metropolitan Casualty Company .....															8,269.80	1,253.50												6,683.80	100.00	158.68	
National Surety Company .....									97.50				27,092.33	6,611.71						1,433.37	238.69						3,367.50	1,253.50	125.00		
New York Plate Glass Insurance Co. ....																												28,435.70	6,556.40	593.71	
North American Accident Insurance Co. ....									29,866.14	13,972.44					3,297.80	1,940.09												3,297.80	1,940.09	125.00	
Ocean Accident & Guarantee Corporation, Ltd. ....									2,206.96	2,850.67	28,661.63	29,230.74			43.65					1,168.07	404.40		289.26	581.84	239.68	171.91	31,013.65	82,874.68	645.27		
Pacific Mutual Life Insurance Co. ....									30,189.23	20,567.91											3,286.93	1,439.13						33,476.16	21,997.10	* 669.52	
Preferred Accident Insurance Co. ....									6,801.34	2,199.32											4,947.91	1,621.46						11,748.25	5,826.78	259.99	
Royal Indemnity Co. ....									210.00		536.88	22.66	341.25		945.28	60.60				149.21	52.50							2,235.12	82.26	125.00	
Standard Accident Insurance Co. ....									2,632.38	213.07											125.20	7.50						2,767.58	220.57	125.00	
St. Paul, Mutual Hall & Cyclone Insurance Co. ....	51,336.73	20,127.52																											51,336.73	20,127.52	1,061.73
State Farmers Mutual Hall Insurance Co. ....	49,445.60	20,888.69																											49,445.60	20,888.69	1,013.91
Title Guaranty & Surety Co. ....													5,682.40																3,632.40	125.00	
Travelers' Insurance Co. ....									4,597.78	279.29	308.34																		5,110.79	279.29	* 68.69
United States Fidelity & Guaranty Co. ....									830.90		7,961.30	1,247.50	32,312.51	6,042.61	1,677.16	607.90												44,067.33	8,205.76	906.14	
United States Health & Accident Co. ....									7,230.21	3,390.78																		7,230.21	3,390.78	169.60	
Union Health & Accident Co. ....																												2,288.00	353.70	125.00	

\*Excess salvage received over losses paid equals \$2,546.88.

\*Balance of premium fee paid by companies' Life Insurance Department.



# STATEMENT OF FRATERNAL SOCIETIES LICENSED IN MONTANA, SHOWING TOTAL AND MONTANA BUSINESS

## SUMMARY OF STATEMENTS—Showing Condition of Fraternal Societies Licensed in Montana

NAME.	Total Benefit Certificates in Force.		Montana Business.		Received From Members	Ceased to Be in Force—Total.				Ceased to Be in Force—Montana.				Claims Incurred.		Claims Paid During 1912.		Claims Unpaid Dec. 31, 1912.		Admitted Assets.	Total Unpaid Claims.	Other Liabilities.	Total Liabilities.													
	1911.		1912.			Death.		Lapse.		Other Causes.		Death.		Lapse.		Total.		Total.																		
	Number.	Amount.	Number.	Amount.		Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.																	
**American Nobles	16,912	\$ 19,449,100.00	165,211	\$ 221,850,000.00	102	\$ 170,425.00	3,061	\$ 5,011,500.00	41,314.70	1,014	1,327,500.00	25,672	\$ 30,301,000.00	25	\$ 40,000.00	306	\$ 453,500.00	1,637	\$ 1,539,014.28	48	\$ 48,300.00	1,535	\$ 1,400,898.12	40	\$ 41,492.70	221	\$ 263,616.15	10	\$ 8,500.00	\$ 2,812,041.30	\$ 279,590.98	\$ 34,260.59	\$ 3,044,111.37			
American Yeoman, Brotherhood of	5,624	9,883,830.80	5,820	9,459,921.80	140	153,500.00	140	153,500.00	1,114.45	46	78,258.31	325	534,150.05	46	8,000.00	46	78,258.31	1	1,000.00	1	1,000.00	1	78,258.31	1	1,000.00	1	78,258.31	1	1,000.00	11,000.00	33,360.32	25,106.63	25,106.63			
Ancient Order of United Workmen	18,629	21,511,893.27	18,774	21,240,000.00	70	99,460.82	81	91,714.82	2,972.07	447	604,582.63	812	760,275.55	3	2,750.00	29	24,500.00	447	604,582.63	3	2,750.00	30	25,106.63	443	601,399.76	3	25,106.63	30	25,106.63	25,106.63	25,106.63	25,106.63	25,106.63			
Catholic Knights of America	149,295	163,591,260.00	148,821	162,363,000.00	457	892,760.00	479	892,760.00	9,253.62	1,379	1,456,750.00	8,177	7,792,000.00	4	8,000.00	1,379	1,456,750.00	1,356	1,436,202.98	4	8,000.00	171	182,941.91	3	10,000.00	171	182,941.91	3	10,000.00	182,941.91	355.46	183,337.37	183,337.37			
Court of Honor	67,245	81,887,625.00	68,631	88,126,76.00	136	165,500.00	295	321,500.00	3,706.60	590	778,750.00	7,612	7,456,500.00	1	1,000.00	187	209,500.00	979	794,732.07	18	1,569.10	954	751,298.79	18	1,462.25	88	89,482.36	2	106.85	2,298,654.86	89,482.36	4,796.48	94,278.84			
Knights of Honor	13,923	15,992,700.00	14,300	12,837,000.00	685	12,837,000.00	253	324,000.00	16,543.75	590	60,000.00	527	613,000.00	154	125,750.00	3	3,000.00	65	69,500.00	69	69,500.00	4	4,000.00	173	242,002.83	17	22,149.30	4	4,619.25	339,260.99	261,090.68	43,500.00	43,500.00			
Equitable Fraternal Union	20,823	29,990,000.00	31,317	40,361,000.00	21	29,900.00	21	29,900.00	309.74	174	247,000.00	4,479	5,002,500.00	371	435,000.00	2	2,000.00	130	254,386.67	173	242,002.83	3	3,000.00	501	498,748.15	32	42,500.00	43,500.00	43,500.00	43,500.00	43,500.00	43,500.00	43,500.00			
Fraternal Aid Association	19,613	52,658,250.00	47,614	68,684,000.00	103	145,500.00	84	73,500.00	1,227.35	332	454,000.00	5,328	6,441,900.00	46	89,000.00	503	514,239.00	1	485,992.84	86	56,713.80	1,453	461,312.20	82	55,138.80	63	62,167.93	4	6,006.43	16,764.69	16,764.69	17,932.42	17,932.42			
Fraternal Brotherhood	59,214	629,670.00	14,304	63,734,000.00	1,728	2,905,000.00	1,175	2,853,000.00	37,154.92	352	476,600.00	16,112	19,542,750.00	28	56,000.00	518	502,500.00	1,464	485,992.84	86	56,713.80	1,453	461,312.20	82	55,138.80	63	62,167.93	4	6,006.43	16,764.69	16,764.69	17,932.42	17,932.42			
Fraternal Union of America	31,110	40,960,300.00	43,012	68,744,500.00	418	705,750.00	485	839,500.00	8,678.51	385	510,350.00	10,288	10,531,700.00	7	12,400.00	44	55,175.00	606	483,600.45	8	11,040.82	643	422,792.49	10	15,898.67	101	88,512.95	1	88,512.95	88,512.95	88,512.95	88,512.95	88,512.95			
Honestedmen, The	16,126	21,336,500.00	18,766	26,491,000.00	253	324,000.00	192	324,000.00	4,019.29	109	155,000.00	3,358	3,358,000.00	989	1,497,000.00	214	143,636.24	1	1,631.49	189	143,636.24	1	1,631.49	189	143,636.24	1	1,631.49	1	1,631.49	1,631.49	1,631.49	1,631.49	1,631.49			
Independent Order of Foresters	241,571	242,093,787.00	249,058	241,410,122.00	259	412,249.00	2,552	2,446,257.00	27,412	22,842,082.00	1,940	668,751.00	4	9,000.00	61	9,452.60	2	1,300.00	16,882	3,248,978.35	4	3,248,978.35	1,033	3,248,978.35	4	3,248,978.35	1,033	3,248,978.35	1,033	3,248,978.35	1,033	3,248,978.35	1,033	3,248,978.35	1,033	3,248,978.35
Knights of Columbus	86,567	90,283,000.00	93,281	98,967,000.00	4781	568,000.00	650	657,000.00	8,159.83	1,059	898,935.47	9,512	6,569,415.04	14	9,250.00	13	14,500.00	155	169,599.82	1,184	914,177.38	12	14,500.00	1,179	896,866.42	10	12,000.00	114	87,076.00	3	2,500.00	8,639,251.32	10,013.84	27,159.54	133,171.92	
Knights and Ladies of Security	116,486	139,451,000.00	129,420	155,182,000.00	958	1,760,600.00	1,051	1,935,000.00	21,463.15	1,045	1,337,500.00	19,946	21,475,000.00	11	19,000.00	218	206,000.00	1,350	1,384,666.68	12	23,000.00	1,338	1,267,612.41	11	17,045.68	159	180,712.60	2	5,000.00	2,170,750.42	171,423.21	171,423.21	171,423.21			
Knights of the Macabees of the World	271,784	833,685,682.21	271,107	331,972,012.68	851	1,912,000.00	813	1,760,000.00	21,297.88	2,740	3,711,475.82	92,063	35,019,560.81	10	18,000.00	89	216,000.00	6,663	4,411,382.08	18	19,368.00	6,674	3,974,104.21	19	16,718.00	1,394	1,502,854.12	5	6,150.00	11,704,608.12	952,391.27	17,627.10	969,915.37			
Knights of Pythias	68,843	97,978,993.00	68,092	95,856,000.00	360	687,000.00	366	593,222.00	16,593.41	947	1,624,477.09	9,976	13,345,632.00	6	9,000.00	38	62,000.00	7,992	1,636,497.00	16	158,611.00	100	1,577,771.36	7	12,000.00	100	1,577,771.36	7	12,000.00	1,577,771.36	1,577,771.36	1,577,771.36	1,577,771.36			
Ladies Catholic Benevolent Association	123,970	160,422,560.00	121,823	111,257,000.00	601	684,500.00	601	682,000.00	7,705.87	1,184	1,079,000.00	1,337	1,069,500.00	1	1,000.00	1,184	1,079,000.00	1,141	1,036,171.99	3	3,000.00	1,151	1,036,171.99	3	3,000.00	1,151	1,036,171.99	3	3,000.00	2,578,679.59	131,931.47	133,171.92	133,171.92			
Ladies of the Macabees of the World	142,146	190,896,051.68	148,777	118,416,000.00	1,463	1,864,701.00	1,661	1,869,331.35	29,115.30	1,109	898,935.47	9,512	6,569,415.04	14	9,250.00	13	14,500.00	155	169,599.82	1,184	914,177.38	12	14,500.00	1,179	896,866.42	10	12,000.00	114	87,076.00	3	2,500.00	8,639,251.32	10,013.84	27,159.54	133,171.92	
Ladies of the Modern Macabees	41,722	38,673,500.00	38,637	110,762,000.00	110	110,762,000.00	110	110,762,000.00	4,152.31	408	323,707.63	6,178	4,158,042.47	4	2,750.00	4	2,750.00	885	406,482.29	65	45,259.81	879	388,528.69	65	45,259.81	879	388,528.69	65	45,259.81	45,259.81	45,259.81	45,259.81	45,259.81			
Modern Brotherhood of America	167,569	192,666,750.00	101,178	120,504,000.00	1,796	2,289,250.00	1,035	1,330,250.00	20,617.81	938	1,164,591.43	59,021	69,611,908.67	115	130,000.00	13	22,106.65	784	1,056,333.35	1,400	1,316,873.26	17	22,281.65	1,360	1,232,436.80	16	19,381.65	256	218,918.00	1	1,000.00	1,287,269.04	218,918.00	31,966.75	250,884.75	
Modern Woodmen of America	1,183,731	1,653,194,000.00	962,966	1,545,759,000.00	7,248	13,834,500.00	5,609	10,045,000.00	113,081.89	7,128	12,212,500.00	240,763	347,447,500.00	44	82,000.00	1,781	3,123,000.00	7,128	12,212,500.00	7,260	12,359,055.33	16	19,381.65	672	1,095,748.55	7	12,000.00	1,095,748.55	1,095,748.55	1,095,748.55	1,095,748.55	1,095,748.55	1,095,748.55			
Myrtle Toters	3,345	3,667,260.00	3,146	3,439,000.00	145	236,000.00	145	236,000.00	4,992.40	35	37,500.00	792	815,500.00	1	3,000.00	21	32,000.00	32	37,725.00	2	3,925.00	33	37,647.76	2	3,925.00	33	37,647.76	2	3,925.00	37,647.76	37,647.76	37,647.76	37,647.76			
National Protective Legion	36,429	16,518,486.00	27,525	14,266,100.00	218	177,074.56	163	151,960.00	3,237.39	321	136,460.11	14,655	5,029,138.51	2,013	659,500.00	3	1,486.00	54	28,802.00	6	1,770.00	9,041	3,163,619.99	46	4,136.07	8,668	3,163,619.99	46	4,136.07	3,163,619.99	3,163,619.99	3,163,619.99	3,163,619.99			
Royal Arcanum	248,888	487,892,345.80	250,314	482,816,000.00	66	179,342.73	63	167,615.67	2,958.19	3,650	8,164,059.59	11,113	15,700,629.23	1	3,000.00	2	3,000.00	3,651	4,167,069.59	1	3,000.00	3,645	4,161,004.70	1	3,000.00	3,645	4,161,004.70	1	3,000.00	7,249,694.14	712,959.70	1,080.65	1,144,040.55			
Royal Highlanders	28,029	35,600,500.00	28,602	40,111,000.00	1,735	2,815,000.00	1,711	2,761,500.00	28,782.70	164	238,000.00	3,146	3,658,000.00	1,000	1,118,600.00	17	29,000.00	333	461,500.00	189	223,916.65	13	23,833.34	190	224,332.65	14	15,084.00	1	3,000.00	1,443,968.20	15,084.00	15,084.00	15,084.00			
Royal Neighbors of America	331,247	247,949,500.00	233,174	2,457,000.00	1,730	2,101,250.00	1,682	1,999,750.00	16,793.90	1,261	1,304,750.00	16,746	17,355,250.00	1	3,000.00	271	337,000.00	15	16,000.00	1,261	1,304,750.00	1,206	1,224,761.61	3	4,000.00	251	263,166.67	3	3,000.00	1,638,836.82	263,166.67	16,400.00	379,566.67			
Sons of Norway	15,378	18,078,800.00	16,065	18,797,000.00	170	226,000.00	161	214,000.00	2,247.45	95	122,500.00	1,363	1,375,500.00	1	1,000.00	9	15,000.00	110	123,813.00	6	7,000.00	104	106,97													





# **RECEIPTS FOR THE INSURANCE YEAR ENDING DECEMBER 31, 1912.**

Fees and Taxes Collected During the Above Period.

5,665 agents' licenses at \$5.00 .....	\$ 28,325.00
185 annual statements at \$25.00 .....	4,695.00
Taxes on gross premiums .....	95,281.98
Filing 15 charters and first papers at \$300.00 .....	4,500.00
Fraternal Order fees .....	340.00
Fire Marshal Fund .....	4,541.27
Miscellaneous Receipts .....	37.00
<b>TOTAL .....</b>	<b>\$ 137,720.25</b>

## **SUMMARY OF COMPANIES.**

There were doing business in the State, December 31, 1912:	
Fire Insurance and Re-Insurance Companies .....	114
Life Insurance Companies .....	30
Assessment Insurance Companies, Life 2, Accident 1 .....	3
Miscellaneous, including Surety Companies .....	31
<b>TOTAL .....</b>	<b>178</b>

## **FIRE INSURANCE.**

Total amount of net risks written in the State during the year 1912, \$90,349,868.46; as compared with \$84,546,004.31 in 1911; an increase of \$5,803,864.15.  
 Net premium receipts for the year 1912, \$1,896,053.61; as compared with \$1,795,521.46 in 1911; an increase of \$90,537.15.  
 Fire losses paid during 1912 amounted to \$1,098,804.46; as compared with \$643,510.58 in 1911, an increase of \$455,293.88.

## **LIFE INSURANCE.**

	Number.	Amount.
Policies in force, December 31, 1911 .....	29,225	\$67,596,373.10
Policies issued during 1912 .....	7,567	16,853,842.63
<b>TOTALS .....</b>	<b>36,792</b>	<b>\$84,450,215.73</b>
Policies ceased to be in force in 1912 .....	3,455	8,789,821.81

**IN FORCE DECEMBER 31, 1912** .....

These figures show an increase of \$8,064,020.82 insurance in force over the previous year.

Premium receipts \$2,373,581.25; an increase of \$343,992.59 over the previous year.  
 Losses incurred during the year, \$739,962.55; as compared with \$760,679.94 in 1911; a decrease of \$20,717.39.  
 Losses paid during the year, \$779,500.09; as compared with \$751,404.15 in 1911; an increase of \$28,095.94.

## **ASSESSMENT LIFE INSURANCE.**

	Number.	Amount.
Policies in force, December 31, 1911 .....	4,379	\$ 8,758,000.00
Policies issued during 1912 .....	77	954,000.00
<b>TOTALS .....</b>	<b>4,456</b>	<b>\$ 9,712,000.00</b>
Policies ceased to be in force in 1912 .....	49	282,000.00
<b>TOTALS .....</b>	<b>4,407</b>	<b>\$ 9,430,000.00</b>
Transferred Assessment Business .....	4,065	7,776,000.00
<b>IN FORCE, DECEMBER 31, 1912 .....</b>	<b>342</b>	<b>\$ 1,654,000.00</b>
The difference in comparative annual figures for Assessment Life Insurance Companies is accounted for mainly through the withdrawal of the Bankers' Life Association of Des Moines, Ia., as an Assessment Company, to become a Mutual Life Company.		
Total amount of Insurance in force, December 31, 1912, legal reserve and assessment life companies .....	33,679	\$77,314,393.92

## **INDUSTRIAL BUSINESS.**

	Number.	Amount.
Policies in force, December 31 1911 .....	11,548	\$ 1,831,263.00
Policies issued during 1912 .....	1,982	328,773.00
<b>TOTALS .....</b>	<b>13,530</b>	<b>\$ 2,160,036.00</b>
Policies ceased to be in force in 1912 .....	1,239	224,750.00
<b>IN FORCE, DECEMBER 31, 1912 .....</b>	<b>12,291</b>	<b>\$ 1,935,286.00</b>
Increase in Policies in force, December 31, 1912 .....	743	104,023.00

## **MISCELLANEOUS BUSINESS.**

	Premiums Collected.
Accident .....	\$184,274.33
Automobile .....	385.16
Burglary and Theft .....	6,086.02
Fidelity and Surety .....	96,930.45
Fly Wheel .....	366.20
Hail .....	100,782.23
Health .....	31,326.85
Liability .....	77,295.03
Live Stock .....	3,027.75
Plate Glass .....	32,952.16
Steam Boiler .....	15,954.75
Workmen's Collective .....	254.90
<b>TOTAL .....</b>	<b>\$549,635.83</b>

# RECAPITULATION OF PREMIUMS RECEIVED BY ALL COMPANIES.

	Premiums Collected.
Fire Companies .....	\$1,896,058.61
Life Companies .....	2,373,581.25
Assessment Life Companies .....	15,171.65
Industrial Insurance .....	69,095.29
Miscellaneous Companies, including Fidelity, Casualty, Accident, Surety, Etc.	549,635.83
Total Premiums received in 1912 .....	\$4,903,542.63
Total Premiums received in 1911 .....	4,371,938.18
Increase in Premiums, 1912 over 1911 .....	\$ 531,604.45

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## List of Fire Insurance Companies.

FOREIGN AND DOMESTIC, DOING BUSINESS IN MONTANA,  
SHOWING NAME AND ADDRESS OF OFFICERS AND A LIST OF  
THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT  
THE RESPECTIVE COMPANIES IN THE STATE OF MONTANA  
FOR THE YEAR ENDING MARCH 31, 1914.

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**Aachen & Munich Fire Insurance Company.**  
Aix La-Chapelle, Germany.

Jos. A. Kelsey, U. S. Mgr., 84 William St., New York.  
A. C. Olds, Mgr., 430 California St., San Francisco.

**Agents.**

Name.	Address.
Robert Allen .....	Big Timber.
W. A. Combs .....	Billings.
Charles E. Dunlop .....	Bozeman.
Robert B. Drummond .....	Bridge.
Montana Land & Securities Co. ....	Butte.
Slemons & Booth .....	Butte.
Bank of Concord .....	Concord.
L. J. Price .....	Dillon.
C. E. Davis .....	Eureka.
Oscar J. Wackerlin .....	Fort Benton.
Oscar P. Roop .....	Glasgow.
Jas. Irvin & Co. ....	Great Falls.
C. M. Parr .....	Hamilton.
Havre Auditing Co. ....	Havre.
Platt & Heath Co. ....	Helena.
Flathead Title Co. ....	Kalispell.
D. W. Watsabaugh .....	Laurel.
E. A. Foster & Co. ....	Lewistown.
James M. Blackford .....	Libby.
M. J. Walsh Co. ....	Livingston.
J. B. Collins .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
Carbon Land & Abstract Co. ....	Red Lodge.
E. A. J. Jesse .....	Roundup.
Treasure State Realty Co. ....	Three Forks.
Charles H. Jennings .....	Whitefish.
A. L. Mitchell .....	Hardin.

**Aetna Insurance Company.**  
Hartford, Conn.

William B. Clark, President; Henry E. Rees, Secretary.  
E. C. Morrison, Gen. Agt., 514 California St., San Francisco.

**Agents.**

Name.	Address.
Wilson & Smith Co. ....	Butte.
B. P. McNair .....	Great Falls.
C. H. Morse .....	Belgrade.
F. S. Squier .....	Forsyth.
First State Bank .....	Thompson Falls.
Joliet State Bank .....	Joliet.
C. F. Ellis & Co. ....	Helena.
J. S. Scott & Co. ....	Helena.
W. H. Smead Insurance Association ..	Missoula.
W. B. Burket Co. ....	Bozeman.
Foster-Enright Co. ....	Billings.
H. S. Williston .....	Billings.
Sidney J. Rundle .....	Glasgow.
J. B. Collins .....	Miles City.
C. B. Towers .....	Miles City.
R. H. Watson .....	Glendive.
E. Scharnikow .....	Deer Lodge.
E. D. White .....	Dillon.
Wright Land & Investment Co. ....	Lewistown.
Thos. M. Swindlehurst .....	Livingston.
Abbott & Ford .....	Anaconda.
S. F. Tuttle .....	Boulder.
Gene McCarthy .....	Townsend.
E. L. Kelley, Jr. ....	Hardin.
Arthur W. Laury .....	Red Lodge.
Sarter & Wight .....	White Sulphur Springs.
Griffith Booth Realty Co. ....	Kalispell.
Robert Allen .....	Big Timber.
Jas. F. Torrence .....	Hamilton.
J. A. Siffert .....	Three Forks.
E. C. Carruth .....	Havre.
T. H. Pridham .....	Chouteau.

## Aetna Insurance Company—(Continued).

Name.	Address.
Thos. A. Cummings .....	Fort Benton.
Valley Land Co. ....	Culbertson.
First National Bank of Sidney .....	Sidney.
Robert B. Drummond .....	Bridge.
A. A. Morris .....	Roundup.
John A. Tressler .....	Malta.
First State Bank of Hobson .....	Hobson.
Geo. D. Aune .....	Moore.
J. O. Berglin .....	Chester.
J. G. Schwarader .....	Valler.
M. S. Darling .....	Conrad.
Logan & Cochran .....	Stevensville.
Willis & Willis .....	Plains.
Corvallis State Bank .....	Corvallis.
W. F. Winkelman .....	Savage.
State Bank of Big Fork .....	Big Fork.
W. J. Minkiewitz .....	Hingham.
E. L. Geddes .....	Whitefish.
Geo. Brawith .....	Dayton.
H. G. Pomeroy .....	Eureka.
D. J. Gillam .....	Polson.
J. L. Barstow .....	Baker.
C. T. Garvey .....	Ballantine.
J. O. Higham .....	Belfry.
L. V. Bogy .....	Chinook.
O. P. Waller .....	Antelope.
W. R. Call .....	Cascade.
Jas. A. Flint .....	Pony.
D. A. Crites .....	Gildford.
Frank W. Meredith .....	Stanford.
Z. E. Hornbeck .....	Manhattan.
Chas. N. Thomas .....	Cut Bank.
J. I. Fraser .....	Columbus.
Geo. M. Leonard .....	Broadview.
H. L. Shand .....	Windham.
Fred E. Renshaw .....	Lavina.
F. W. Ruzicka .....	Hilger.
Nat Taylor .....	Geyser.
J. C. Kinney .....	Wibaux.
A. Riba .....	Plentywood.
Jasper W. Day .....	Huntley.
E. T. Gruwell .....	Wilsall.
A. J. Schmidt .....	Medecine Lake.
Wilson & Graff .....	Fallon.
M. J. Cashel .....	Belmont.
Laurel Real Estate & Investment Co. ....	Laurel.
W. J. Wallin .....	Rosebud.
J. R. Middleton .....	Hysham.
A. C. Thomas .....	Dixon.

### Agricultural Insurance Company.

203 Washington St., Watertown, N. Y.

W. H. Stevens, President; J. Q. Adams, Secretary.

Edw. Brown & Sons, Gen. Agts., 202-204 Sansome St., San Francisco.

### Agents.

Name.	Address.
Robert Allen .....	Big Timber.
William Panton Matheson .....	Billings.
Alford Yergey .....	Bozeman.
S. J. Kinsey .....	Belgrade.
John W. Pratt .....	Butte.
E. W. Denison .....	Chester.
John W. Coburn .....	Cut Bank.
Crittenden-Chapman Co. ....	Dillon.
Henry H. Stanley .....	Great Falls.
Henry J. Meili .....	Havre.
P. F. Hosch .....	Helena.
George A. Reese .....	Hamilton.
Frank D. Stoop .....	Kalispell.
The Cook-Reynolds Co. ....	Lewistown.
M. J. Walsh Co. ....	Livingston.
John Alvin Tressler .....	Malta.
Charles E. Beckwith .....	Missoula.
Dan H. Ross .....	Missoula.
The Security Abstract & Title Co. ....	Miles City.
E. A. J. Jesse .....	Roundup.
J. D. Larson .....	Ronan.
Charles E. Miller .....	Wisdom.
John Mathew .....	Red Lodge.



### Alliance Insurance Company.

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Houard Wright, Secretary.

J. C. Johnston, Gen. Agt., 102 Battery St. San Francisco, Cal.

#### Agents.

Name.	Address.
J. R. Kaiserman .....	Big Timber.
W. H. Ralston .....	Billings.
J. M. V. Cochran .....	Billings.
Guy Boyington .....	Billings.
O. E. Myers Realty Company .....	Bozeman.
Mutual State Bank .....	Broadview.
P. T. Dunn .....	Butte.
J. N. Harvey .....	Chester.
W. E. Arnot .....	Conrad.
Corvallis State Bank .....	Corvallis.
R. L. Taft .....	Cut Bank.
George Brawith .....	Dayton.
Crittenden-Chapman Company .....	Dillon.
Richard Bennett .....	Great Falls.
Thomas H. Larkin .....	Great Falls.
E. J. Boos .....	Hardin.
O. G. Skylstead .....	Havre.
P. F. Hosch .....	Helena.
I. D. Rognlien .....	Kalispell.
Robert S. Fudge .....	Laurel.
The Wright Land & Inv. Co. ....	Lewistown.
Chester A. Adams .....	Libby.
Frank Bender .....	Livingston.
Custer Commission Company .....	Miles City.
H. D. Fisher .....	Missoula.
E. B. Provinse .....	Red Lodge.
Ronan State Bank .....	Ronan.
L. R. Carroll .....	Roundup.
Frank K. Carothers .....	Ryegate.
Archie W. Harrigan .....	Stanford.
Blessing & Fowle .....	White Sulphur Springs.
Flathead Title Company .....	Kalispell.

### American Central Insurance Company.

816 Olive St., St. Louis, Mo.

Edw. T. Campbell, President; B. G. Chapman, Jr., Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
C. C. Covington .....	Augusta.
Walt & Jackman Co. ....	Butte.
E. H. Fisher .....	Bozeman.
O. E. Myers Realty Co. ....	Bozeman.
Louise Sponheim .....	Basin.
Frank S. Young .....	Absarokee.
Foster Enright Co. ....	Billings.
Billings Development Co. ....	Billings.
Mutual State Bank .....	Broadview.
Robert Allen .....	Big Timber.
R. F. Smith .....	Baker.
J. E. Kelly .....	Boulder.
Raymond H. Hough .....	Bridger.
The State Bank of Belt .....	Belt.
D. P. Worstell .....	Big Sandy.
J. O. Higham .....	Belfry.
Donald L. Blackstone .....	Chinook.
J. E. Webb .....	Chouteau.
O. J. Wakefield .....	Clyde Park.
L. D. Bates .....	Columbia Falls.
Geo. H. Simpson .....	Columbus.
Paul T. Harper .....	Culbertson.
John W. Coburn .....	Cut Bank.
S. P. Wilson .....	Deer Lodge.

**American Central Insurance Company—(Continued).**

Name.	Address.
F. H. Federhen .....	Dupuyer.
H. G. Pomeroy .....	Eureka.
Sowell Kongsgaard .....	Elliston.
A. E. Ayers .....	Edgar.
Rosebud Abstract Co. ....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
W. E. Ross .....	Fromberg.
Lescher-Reckards Agency ..	Great Falls.
H. J. Skinner .....	Great Falls.
C. A. Banker .....	Glendive.
Oscar P. Roop .....	Glasgow.
L. C. Henry .....	Helena.
Geo. J. Joyce .....	Helena.
John B. Fritschl .....	Helena.
Johnson Bros .....	Hamilton.
E. C. Carruth .....	Havre.
A. L. Mitchell .....	Hardin.
Robert N. Jones .....	Harlowton.
Win. Shaw .....	Helmville.
J. W. Day .....	Huntley.
Wm. H. Brown .....	Hobson.
Griffin & Stannard .....	Kallspell.
Mathews & Downing .....	Lewistown.
W. H. Roberts .....	Livingston.
William Jennison .....	Libby.
L. C. Ford, Sr. ....	Lima.
Citizens National Bank of Laurel ..	Laurel.
A. C. Bayers .....	Lavina.
Pettitt & Gage .....	Missoula.
Geo. F. Brooks .....	Missoula.
J. B. Collins .....	Miles City.
Harry J. Thomas .....	Manhattan.
Ryerson & Masek .....	Medicine Lake.
Ralph E. Dutch .....	Melrose.
H. N. Klinefelter .....	Moore.
Blackfoot Realty Co. ....	Ovando.
B. M. Harris .....	Park City.
Jas. A. Flint .....	Pony.
C. C. Willis .....	Plains.
Sylvester C. Bibee .....	Polson.
H. E. Rickard .....	Poplar.
Carbon Land & Abstract Co. ....	Red Lodge.
Montana Land & Investment Co. ....	Roundup.
D. D. Hull .....	Ronan.
R. A. Fults .....	Sidney.
H. E. Washburn .....	Shelby.
W. S. Southwick .....	Savage.
J. B. Parnall .....	Stevensville.
J. H. Finnegan .....	Stanford.
Alburn O. Hewett .....	Terry.
Three Valleys State Bank .....	Three Forks.
John Z. Clem .....	Virginia City.
Farmers State Bank .....	Victor.
Harry Huber .....	Whitehall.
R. B. Chappell .....	Wibaux.
Chas. H. Jennings .....	Whitefish.
Sarter & Wight .....	White Sulphur Springs.
C. E. Ward .....	Yates.

**American Insurance Company.**

816 Olive Street, St. Louis, Mo.

Edw. T. Campbell, President; B. G. Chapman, Jr., Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

**Agents.**

Name.	Address.
J. M. Lindley .....	Bozeman.
A. W. Ziebarth .....	Chinook.
E. Scharnikow .....	Deer Lodge.
L. J. Price .....	Dillon.
O. J. Wackerlin .....	Fort Benton.
C. A. Banker .....	Glendive.
George Hickman .....	Great Falls.

American Insurance Company—(Continued)

Name.	Address.
E. E. Givens .....	Kalispell.
George D. Aune .....	Moore.
Victor Aho .....	Red Lodge.
Wellcome & Peckover .....	Anaconda.
State Bank of Belt .....	Belt.
Montana Land & Securities Co. ....	Butte.
Standard Realty Co. ....	Helena.
Piatt & Heath .....	Helena.
Martin & Downing .....	Lewistown.
C. B. Towers Company .....	Miles City.
Farmers State Bank Insurance Agency ..	Cut Bank.
R. B. Ketchum .....	Billings.
Pettitt & Gage .....	Missoula.
Meagher & Sullivan .....	Butte.
Albert Sutherland .....	Ronan.

Atlas Assurance Company, Limited.

London, England.

Frank Lock, U. S. Mgr., 100 William Street, New York.

Frank J. Devlin, Mgr., 430 California St., San Francisco.

Agents.

Name.	Address.
John W. James .....	Anaconda.
O. P. Waller .....	Antelope.
J. L. Barstow .....	Baker.
J. A. Lowry & Co. ....	Big Timber.
Yellowstone Investment Co. ....	Billings.
W. B. Burket Co. ....	Bozeman.
Jay Babcock .....	Bridger.
Frank P. Sherburne .....	Browning.
Morley & Thomas Co. ....	Butte.
William Ryder .....	Chinook.
Ryan & Withee .....	Conrad.
Corvallis State Bank .....	Corvallis.
J. Edwin Shoudy .....	Darby.
J. H. Meyers .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
M. M. Tobey .....	Fort Benton.
John Brown .....	Froid.
F. S. Squier .....	Forsyth.
Willis Realty Co. ....	Glasgow.
Miller & Jordan .....	Glendive.
Frery & Burlingame .....	Great Falls.
James F. Torrence .....	Hamilton.
Chas. Kemp .....	Harlem.
Olaf G. Skylstead .....	Havre.
Tom B. Miller .....	Helena.
J. R. Middleton .....	Hysham.
J. E. Prindle .....	Ismay.
E. E. Givens .....	Kalispell.
Hilger Loan & Realty Co. (Inc.) ..	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
A. J. Schmidt .....	Medicine Lake.
John Gibb .....	Miles City.
Pettitt & Gage .....	Missoula.
John A. Wilson .....	Moore.
O. T. Harrison .....	Plains.
N. L. Nelson .....	Plentywood.
C. C. Conser .....	Plevna.
H. S. Hanson .....	Polson.
E. B. Provinse .....	Red Lodge.
The Flathead Land Co. ....	Ronan.
A. D. Baker .....	Roundup.
Cowee Law & Realty Co. ....	Savage.
Carl L. Brattin .....	Sidney.
A. W. Harrigan .....	Stanford.
Logan & Cochrane .....	Stevensville.
Treasure State Realty Co. ....	Thompson Falls.
J. R. Westfall .....	Three Forks.
J. H. Hines .....	Valier.
The Jordan Realty & Loan Co. ....	Wibaux.

**Atlas Assurance Company, Limited, With Which Is Incorporated The  
Manchester Assurance Company.**

London, England.

Frank Lock, U. S. Mgr., 100 William St., New York.

Frank J. Devlin, Mgr., 430 California St., San Francisco.

**Agents.**

Name.	Address.
Thomas F. Murphy .....	Anaconda.
Edgar B. Camp .....	Billings.
J. M. Lindley .....	Bozeman.
W. J. Thomas .....	Butte.
Andrew Christensen .....	Chinook.
Citizens State Bank .....	Culbertson.
Milk River Valley Bank .....	Glasgow.
Moore & Swanberg .....	Great Falls.
W. T. Tyler .....	Hamilton.
R. M. Hawkins & Co. ....	Helena.
E. E. Day .....	Kalispell.
Wright Land & Investment Co. ....	Lewistown.
T. M. Swindlehurst .....	Livingston.
Patt-Tuggle Co., Inc. ....	Miles City.
W. H. Smead Co. ....	Missoula.
Scott & Morrow .....	Moore.
Flathead County State Bank .....	Polson.
E. A. J. Jesse .....	Roundup.
L. Dawe .....	Sidney.
Sarter & Wight .....	White Sulphur Springs.

**Ben Franklin Underwriters.**

(Agency of the National-Ben Franklin Fire Insurance Company of Pittsburgh, Pennsylvania.)

J. R. Gardner, Gen. Agt., Denver, Colorado.

**Agents.**

Name.	Address.
Montana Mortgage Company .....	Billings.
Charles Steele .....	Butte.
Wallace P. Smith .....	Missoula.

**British America Assurance Company.**

18-22 Front St., Toronto, Canada.

W. B. Meikle, Gen. Mgr., E. F. Garrow, Secretary.

H. T. Lamey, Mgr., Denver, Colorado.

**Agents.**

Name.	Address.
J. A. Lowry & Company .....	Big Timber.
W. A. Combs .....	Billings.
Philip Dodson .....	Bozeman.
Lawlor & Rowe .....	Butte.
Crittenden-Chapman Company .....	Dillon.
B. P. McNair .....	Great Falls.
J. W. Agnew .....	Great Falls.
Platt & Heath Company .....	Helena.
Griffin & Stannard .....	Kalispell.
Livingston Land & Abstract Co. ....	Livingston.
F. E. Wright .....	Lewistown.
Charles E. Beckwith .....	Missoula.
W. H. Smead Company .....	Missoula.
Harry A. Dickson .....	Miles City.

### Caledonian Insurance Company.

Edinburgh, Scotland.

Chas. H. Post, U. S. Mgr., 50-52 Pine Street, New York.

A. C. Olds, Mgr., 430 California St., San Francisco.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
J. A. Lowry .....	Big Timber.
Foster-Enright Co. ....	Billings.
J. M. Lindley .....	Bozeman.
Morley & Thomas Co. ....	Butte.
A. S. Johnson .....	Dillon.
H. G. Pomeroy .....	Eureka.
Oscar J. Wackerlin .....	Fort Benton.
Braz D. Tull .....	Forsyth.
Otto M. Christinson .....	Glasgow.
L. F. Rutherford .....	Great Falls.
James F. Torrence .....	Hamilton.
Havre Auditing Co. ....	Havre.
L. C. Henry .....	Helena.
E. E. Givens .....	Kalispell.
Wright Land & Investment Co. ....	Lewistown.
James M. Blackford .....	Libby.
M. J. Walsh Co. ....	Livingston.
Calvin Investment Co. ....	Miles City.
J. C. Orr .....	Missoula.
William J. Jameson .....	Roundup.
Sarter & Wight .....	White Sulphur Springs.
Treasure State Realty Co. ....	Three Forks.
A. L. Mitchell .....	Hardin.

### California Insurance Company.

550 Sacramento St., San Francisco, Cal.

W. E. Dean, President; George W. Brooks, Secretary.

#### Agents.

Name.	Address.
L. A. Thompson .....	Anaconda.
W. A. Combs .....	Billings.
E. M. Gardner .....	Bozeman.
P. T. Dunn .....	Butte.
Frank D. Ovensen .....	Chinook.
J. E. Webb .....	Choteau.
E. B. Thayer .....	Columbus.
A. S. Johnson .....	Dillon.
Arthur J. Lochrie .....	Deer Lodge.
G. E. Whiteman .....	Dixon.
P. C. Aller .....	Drummond.
Rosebud Abstract Co. ....	Forsyth.
Sidney J. Rundle .....	Glasgow.
H. A. Sample .....	Glendive.
Chas. D. Eliot .....	Great Falls.
Lindahl O. Johnson .....	Hamilton.
C. C. Bronson .....	Havre.
G. J. Joyce & Co. ....	Helena.
J. W. Day .....	Huntley.
Samuel L. Wallace .....	Kalispell.
Laurel Real Estate & Insurance Co. ....	Laurel.
Mathews & Downing .....	Lewistown.
Frank Bender .....	Livingston.
Lyman Barnes .....	Malta.
Custer Commission Company .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
S. E. Peterson .....	Moore.
B. M. Harris .....	Park City.
Stone & O'Connell .....	Polson.
L. O. Caswell .....	Red Lodge.
N. B. Mathews .....	Stanford.
J. B. Parnell .....	Stevensville.
H. O. Hewett .....	Terry.
Wm. L. Bullock .....	Valier.
Farmers State Bank .....	Victor.
E. L. Geddes .....	Whitefish.
Patrick Kelly .....	Conrad.



### Citizens Insurance Company.

1101-1121 Pierse Bldg., St. Louis, Mo.

Chas. E. Chase, President; P. O. Crocker, Secretary.

Palache & Hewett, Gen. Agts., 430 California St., San Francisco.

#### Agents.

Name.	Address.
J. W. James	Anaconda.
Robert Allen	Big Timber.
Billings Loan & Title Co.	Billings.
J. M. Lindley	Bozeman.
Edgar B. Merrill	Bridger.
M. V. Conroy & Co.	Butte.
H. W. Brown	Cascade.
D. L. Blackstone	Chinook.
Geo. A. Westover	Columbus.
J. E. Ritchey	Conrad.
Coulter & Hocking	Culbertson.
Bruce R. McNamer	Cut Bank.
L. J. Price	Dillon.
C. Ringhausen	Dorsey.
Frank Kitchner	Dunkirk.
Rosebud Abstract Co.	Forsyth.
J. W. Schnitzler	Froid.
L. P. Evans	Glasgow.
Haskell & Widmyer	Glendive.
C. H. Campbell & Son	Great Falls.
Wynne H. Roberts	Hamilton.
O. G. Skylstead	Havre.
Biggs Investment Co., Inc.	Helena.
L. Whitney	Joliet.
G. S. Bills	Judith Gap.
E. E. Givens	Kalispell.
Hilger Loan & Realty Co.	Lewistown.
M. J. Walsh Co.	Livingston.
L. C. Bevier	Logan.
C. E. Comer	Medicine Lake.
J. E. Farnum	Miles City.
Wheeldon-Rossi Co.	Missoula.
John T. Hauge	Paradise.
E. A. Hannah	Philipsburg.
Albert R. Chapman	Plentywood.
Sylvester C. Bibee	Polson.
E. B. Provinse	Red Lodge.
Jas. F. O'Brien	Ronan.
Montana Land & Investment Co.	Roundup.
Northern Mountain Land Co.	Shelby.
William L. Bullock	Valier.
D. F. Riggs	Whitehall.
Chas. H. Jennings	Whitefish.
Stephen J. Leahy	Wibaux.

### Colonial Fire Underwriters.

(Agency of the National Fire Insurance Company of Hartford.)

Wayman & Henry, Gen. Agts., Sansome & Sacramento Sts., San Francisco, Cal.

#### Agents.

Name.	Address.
Abbott & Ford	Anaconda.
W. P. Matheson	Billings.
Alford Yergey	Bozema.
J. W. Pratt	Butte.
Andrew Christensen	Chinook.
A. S. Johnson	Dillon.
Sidney J. Rundle	Glasgow.
Haskell & Widmyer	Glendive.
Alfred Malmberg	Great Falls.
Patten & Blair	Havre.
Schroeder Bros. Co.	Helena.
I. S. Rognlien	Kalispell.
R. S. Fudge	Laurel.
Edw. Brassey	Lewistown.
J. B. Collins	Miles City.
M. R. C. Smith	Missoula.
W. H. Smead Co.	Missoula.
A. W. Laury	Red Lodge.

**Commercial Union Assurance Company, Limited.**  
London, England.

A. H. Wray, U. S. Mgr., Pine & William Sts., New York.  
E. T. Neibling. Mgr., 343 Sansome St., San Francisco, Cal.

**Agents.**

Name.	Address.
Welcome & Peckover .....	Anaconda.
Slemons & Booth .....	Butte.
William P. Rixon .....	Billings.
J. M. Lindley .....	Bozeman.
S. F. Tuttle .....	Boulder.
Robert Allen .....	Big Timber.
Roy P. Burns .....	Bridger.
Ralph A. Sharp .....	Custer.
Edward Scharnikow .....	Deer Lodge.
O. M. Best .....	Dillon.
G. E. Whiteman .....	Dixon.
F. S. Squier .....	Forsyth.
Chas. D. Elliot .....	Great Falls.
Frary & Burlingame .....	Great Falls.
C. A. Banker .....	Glendive.
Jens Rivenes .....	Glendive.
Piatt & Heath .....	Helena.
H. H. Pigott .....	Helena.
James F. Torrence .....	Hamilton.
Chas. A. Rose .....	Havre.
G. C. Simkins .....	Hedgesville.
S. T. Johnson .....	Harlowton.
Frank D. Stoop .....	Kalispell.
T. M. Swindlehurst .....	Livingston.
Livingston Land & Abstract Co. ....	Livingston.
M. J. Walsh Co., Inc. ....	Livingston.
Edward Brassey .....	Lewistown.
Jos. E. Farnum .....	Miles City.
McIntosh & Fisher .....	Missoula.
J. F. Kilduff .....	Malta.
Geo. D. Aune .....	Moore.
E. O. Lewis .....	Stevensville.
H. A. Paddock .....	Three Forks.
E. L. Geddes .....	Whitefish.

**Commonwealth Insurance Company.**

76 William St., New York.

E. G. Richards, President; Robert Newbould, Secretary.

**Agents.**

Name.	Address.
The Wilhelm Jones Real Estate Co. ....	Billings.
Goodwin Investment Company .....	Butte.
Charles F. Stout .....	Darby.
Crittenden Chapman Co. ....	Dillon.
F. C. Leonard .....	Glendive.
Byron De Forest .....	Great Falls.
D. T. Goff .....	Hamilton.
Standard Realty Co. ....	Helena.
F. W. Merigold .....	Kalispell.
N. P. Sorenson .....	Miles City.
Wheeldon-Rossi Company .....	Missoula.

### Concordia Fire Insurance Company.

Corner West Water and Wells St., Milwaukee, Wis.

Gustav Wollager, Jr., President; Frank Damkoehler, Secretary.

J. R. Gardner, Gen. Agt., Denver, Colorado.

#### Agents.

Name.	Address.
James Paterson .....	Billings.
H. Clyde Nelson .....	Bozeman.
Hayes Cannon Co. ....	Butte.
W. B. Sands .....	Chinook.
Frank W. Hurd .....	Columbus.
Fred H. Hoss .....	Deer Lodge.
A. L. Stone .....	Dillon.
John B. Threlkeld .....	Dodson.
L. B. St. John .....	Gardiner.
J. H. Miskimen .....	Glendive.
Maurer & Kirschwing .....	Great Falls.
Russell D. Miller .....	Hamilton.
Edward J. Boos .....	Hardin.
J. Jos. Blair .....	Havre.
L. Walter Williamson .....	Helena.
Harry B. Pierce .....	Joliet.
E. B. Knott .....	Kalispell.
E. A. Foster .....	Lewistown.
M. J. Walsh Co. ....	Livingston.
N. P. Sorenson .....	Miles City.
A. K. Anderson .....	Missoula.
Jas. A. Trow .....	Polson.
Ober & Gregg .....	Polson.
E. B. Provinse .....	Red Lodge.
Albert Sutherland .....	Ronan.
J. M. Dolan .....	Three Forks.
H. J. Nelson .....	Wilsall.

### Connecticut Fire Insurance Company.

51 Prospect St., Hartford, Conn.

J. D. Browne, President; W. T. Howe, Secretary.

B. J. Smith, Mgr., Alaska Commercial Bldg., San Francisco.

#### Agents.

Name.	Address.
P. H. Hawkins .....	Absarokee.
Sullivan & Peterson .....	Anaconda.
State Bank of Big Fork .....	Big Fork.
Robert Allen .....	Big Timber.
H. S. Williston .....	Billings.
E. M. Gardner Co. ....	Bozeman.
Levi Fossum .....	Box Elder.
R. P. Burns .....	Bridger.
F. V. DeClercq .....	Broadview.
Broadwater Pepin Trading Co. ....	Browning.
Morley & Thomas Co. ....	Butte.
Melvin Rowe .....	Cascade.
J. E. Webb .....	Chouteau.
J. T. Hutchinson .....	Columbia Falls.
Geo. W. Briggs .....	Clyde Park.
Raiff & Thayer .....	Columbus.
Wm. Witt & Co. ....	Columbus.
H. E. Moody .....	Concord.
M. S. Darling .....	Conrad.
Thos. J. Hefling .....	Corvallis.
R.I. Taft .....	Cut Bank.
Edward Scharnikow .....	Deer Lodge.
A. S. Johnson .....	Dillon.
P. C. Aller .....	Drummond.
H. C. Kunkel .....	Dupuyer.
Frank Kitchen .....	Dunkirk.
John Oliver .....	Ekalaka.
Sewell Kongsgaard .....	Elliston.
John P. Meadors .....	Fairview.
G. R. Wilson .....	Fallon.
L. B. Banks .....	Fishtail.

Connecticut Fire Insurance Company—(Continued).

Name.	Address.
M. W. Tobey	Fort Benton.
Rosebud Abstract Co., Inc.	Forsyth.
W. E. Ross	Fromberg.
Wm. J. McConnell	Fort Shaw.
Harry F. Young	Gateway.
D. A. Crites	Gildford.
R. Percy Abbey	Gilman.
J. L. Truscott	Glasgow.
C. A. Banker	Glendive.
Geo. Hickman	Great Falls.
Jas. F. Torrence	Hamilton.
J. A. Hatch	Harlem.
W. C. Husband	Harlowton.
Jos. Gussenhoven	Havre.
Geo. J. Joyce & Co.	Helena.
W. J. Minkiewicz	Hingham.
Chas. N. Harris	Hobson.
D. L. Blankenship	Hinsdale.
J. W. Day	Huntley.
J. R. Middleton	Hysham.
C. R. Dauterman	Inverness.
J. E. Prindle	Ismay.
R. S. Rehal	Joplin.
Flathead Title Co.	Kalispell.
Young & Young	Joliet.
Laurel Real Estate & Loan & Investment Co.	Laurel.
A. C. Bayers	Lavina.
Mathews & Downing	Lewistown.
Lincoln County Abstract Co.	Libby.
Logan Land Co.	Logan.
M. J. Walsh Co.	Livingston.
John R. Hogg	Lothair.
H. J. Thomas	Manhattan.
H. G. Anderson	Medicine Lake.
H. F. Whitsel	Melville.
Security Abstract & Title Co.	Miles City.
Pettitt & Gage	Missoula.
Mondak State Bank	Mondak.
Scott & Morrow	Moore.
M. W. Stockwell	Musselshell.
Nathan A. Ranney	Nashua.
John F. Hauge	Paradise.
H. J. Faust	Ovando.
Edw. W. Peck	Park City.
E. A. Hannah	Philipsburg.
I. R. Blaisdell	Plains.
Western Securities Co.	Plentywood.
Sylvester C. Bibee	Polson.
H. E. Rickard	Poplar.
Frank P. Whicher	Red Lodge.
W. C. Fewkes	Rexford.
F. J. White	Ronan.
Henry Thien	Ryegate.
Montana Land & Investment Co.	Roundup.
Harry A. Vagg	Saco.
J. A. Blessing	Sand Coulee.
W. F. Winklemann	Savage.
First National Bank	Sidney.
James A. Johnson	Shelby.
Fred Schoensigel	Simms.
G. W. Noffsinger	Somers.
J. H. Finnegan	Stanford.
M. E. Williams	Sweet Grass.
Alburn O. Hewett	Terry.
Thompson Falls Merc. Co.	Thompson Falls.
C. E. Adams	Three Forks.
H. F. Jackson	Twin Bridges.
R. P. Andrews	Two Dot.
Carlton H. Kester	Valier.
E. Z. Morse	Utica.
Appolonio Watters & Co.	Victor.
Wm. P. Green	Whitehall.
Blessing & Fowle	White Sulphur Springs.
J. C. Kinney	Wibaux.
Babcock & Cherry	Willow Creek.
Alf Vaala	Wolf Point.
E. F. Cobb	Geyser.

**Continental Insurance Company.**  
80 Maiden Lane, New York.

Henry Evans, President; J. E. Lopez, Secretary.  
Western Dept., 332 So. La Salle St., Chicago, Ill.

**Agents.**

Name.	Address.
W. R. Barber .....	Baker.
A. E. Riviere .....	Anaconda.
C. H. Morse .....	Belgrade.
P. W. Allen .....	Big Timber.
Montana Mortgage Co. ....	Billings.
F. Culloden .....	Bozeman.
J. T. Burch .....	Bozeman.
J. F. Trumbo .....	Bridger.
G. E. Stockdale .....	Broadview.
A. T. Morgan .....	Butte.
Melvin Rowe .....	Cascade.
W. B. Sands .....	Chinook.
Geo. H. Simpson .....	Columbus.
J. E. Ritchey .....	Conrad.
Thursten M. Armstrong .....	Culbertson.
Robert Midtlyng .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
H. G. Pomeroy .....	Eureka.
H. H. Graff .....	Fallon.
Thos. Alexander .....	Forsyth.
M. W. Tobey .....	Fort Benton.
Charles C. Johnson .....	Glasgow.
J. C. Russell .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
Pauline M. Torrence .....	Hamilton.
Ethan A. Howell .....	Hardin.
Geo. W. Vennum .....	Harlem.
Kelly Land & Loan Co. ....	Harlowton.
Leon E. Choquette .....	Havre.
Sol Poznanski .....	Helena.
J. W. Gamble .....	Helena.
F. W. Ruzicka .....	Hilger.
H. B. Pierce .....	Joliet.
Jacob A. Nickel .....	Judith Gap.
Griffith-Booth Realty Co. ....	Kalispell.
R. S. Fudge .....	Laurel.
Hilger Loan & Realty Co. ....	Lewistown.
Lincoln County Abstract Co. ....	Libby.
M. J. Walsh Co. ....	Livingston.
Lyman Barnes .....	Malta.
V. W. Tryon .....	Manhattan.
Custer Abstract Co. ....	Miles City.
Charles Ferguson .....	Missoula.
S. E. Peterson .....	Moore.
First State Bank of Hobson .....	Philbrook.
I. R. Blaisdell .....	Plains.
Eugene Kearney .....	Plevna.
Frank P. Whicher .....	Red Lodge.
C. E. Davison .....	Roundup.
N. B. Matthews .....	Stanford.
E. O. Lewis .....	Stevensville.
E. H. McDowell .....	Terry.
A. A. Adams .....	Three Forks.
Fred W. Schmitz .....	Townsend.
D. L. Taylor .....	Twin Bridges.
W. W. Brant .....	Vallier.
F. H. Negley .....	Whitehall.
John C. Kinney .....	Wibaux.
Fred G. Stoltz .....	Park City.
W. A. Barto .....	Thompson Falls.
J. S. Small .....	Missoula.



Delaware Underwriters.

(Agency of the Westchester Fire Insurance Company of New York.)  
Bertheau, Selbach & Bertheau, Gen. Agts., 411 Sansome St., San Francisco, Cal.

Agents.

Name.	Address.
E. K. Johnson .....	Kenilworth.
O. B. S. Orr .....	Missoula.
Chas. Lindblad .....	Paradise.
H. J. Burleigh .....	Plains.
C. M. Parr .....	Hamilton.
J. P. Bartlett .....	Troy.
Lincoln County Abstract Co. ....	Libby.
C. E. Davis .....	Eureka.
Sam L. Wallace .....	Kalispell.
Pioneer Land Co. ....	Cut Bank.
E. L. Geddes .....	Whitefish.
Hill County Land Co. ....	Havre.
Sage Creek Land Co. ....	Gildford.
John Hurly .....	Glasgow.
State Bank of Plentywood .....	Plentywood.
Farmers State Bank of Valley County. ....	Medicine Lake.
Coulter & Holking .....	Culbertson.
D. P. Worstell .....	Big Sandy.
Henry Hagen .....	Fort Benton.
C. E. Shoemaker & Co., Inc. ....	Lewistown.
W. C. Husband .....	Harlowton.
H. A. Paddock .....	Three Forks.
Johnson & Tucker .....	Hamilton.
D. W. Doyle .....	Conrad.
A. B. Sumner .....	Inverness.
C. E. Shoemaker & Co., Inc. ....	Great Falls.
Joseph Brooks .....	Livingston.
Moyle & Tucker .....	Butte.
McGrath & Sias .....	Chinook.

Detroit Fire & Marine Insurance Co.

Detroit, Mich.

E. H. Butler, President; A. H. McDonell, Secretary.

Edwin Parrish, Mgr., 334 Pine St., San Francisco.

Agents.

Name.	Address.
J. S. Scott & Co. ....	Helena.
Roach & Pilger .....	Butte.
Erwin R. Judd .....	Lewistown.
Fayette Harrington .....	Missoula.
L. S. Olsen .....	Plentywood.

### Equitable Fire & Marine Insurance Company.

No. 1 Custom House St., Providence, Rhode Island.

Fred W. Arnold, President; Samuel G. Howe, Secretary.

Geo. H. Tyson, Gen. Agt., 210 Sansome St., San Francisco, Cal.

#### Agents.

Name.	Address.
Billings Development Company .....	Billings.
Collett Bros .....	Bozeman.
W. D. Fenner .....	Butte.
R. Lee Kelly .....	Deer Lodge.
Pearl I. Smith .....	Dillon.
H. A. Jenson .....	Glendive.
Daniel T. Goff .....	Hamilton.
P. F. Hosch .....	Helena.
E. E. Day .....	Kalispell.
L. R. Price .....	Laurel.
Jos. Brooks .....	Livingston.
American Loan & Investment Co. ....	Lewistown.
Patt Tuggle Co. ....	Miles City.
Dan H. Ross .....	Missoula.
Abbott-Ford Co. ....	Anaconda.
Phil T. Dunn .....	Butte.
Billings Real Estate & Investment Co. ....	Billings.
Flathead Title Co. ....	Kalispell.
Healy & Dooley .....	Livingston.
Judith Basin Investment Co. ....	Lewistown.
Calvin Insurance Co. ....	Miles City.
W. H. Smead Co. ....	Missoula.

### Fidelity-Phenix Fire Insurance Company.

80 Maiden Lane, New York.

Henry Evans, President; J. E. Lopez, Secretary.

J. H. Lenahan, Gen. Agt., 137 So. La Salle St., Chicago, Ill.

#### Agents.

Name.	Address.
Frank W. Harrison .....	Anaconda.
John O. Higham .....	Belfry.
E. M. Salvesen .....	Benchmark.
Otto G. Marken .....	Big Fork.
P. W. Allen .....	Big Timber.
W. H. Ralston .....	Billings.
John W. Yergey .....	Bozeman.
H. C. Willets .....	Browning.
Michael A. Berger .....	Butte.
Melvin Rowe .....	Cascade.
J. O. Berglin .....	Chester.
A. W. Ziebarth .....	Chinook.
Walter L. Verge .....	Chouteau.
Martin Conlin .....	Columbia Falls.
Patrick Kelly .....	Conrad.
T. M. Armstrong .....	Culbertson.
R. L. Taft .....	Cut Bank.
George Brawith .....	Dayton.
H. G. Valiton .....	Deer Lodge.
R. W. Boone .....	Dillon.
David V. Dutro .....	Dodson.
H. G. Pomeroy .....	Eureka.
Northwestern Title Co. ....	Forsyth.
J. Lee Sedgwick .....	Fort Benton.
R. L. Moody .....	Geyser.
Sidney J. Rundle .....	Glasgow.
Parker Bros. ....	Glendive.
J. M. Gaunt & Co. ....	Great Falls.
Frank Hurt .....	Hamilton.
E. A. Howell .....	Hardin.
J. A. Rasmussen .....	Harlem.
Kelly Land & Loan Co. ....	Harlowton.
J. Joseph Blair .....	Havre.
L. Walter Williamson .....	Helena.
R. R. Davis .....	Hinsdale.

## Fidelity-Phenix Fire Insurance Company—(Continued).

Name.	Address.
Joseph E. Pickens .....	Huntley.
Harry B. Pierce .....	Joliet.
H. L. Bills .....	Judith Gap.
Griffith-Booth Realty Co. ....	Kalispell.
E. A. Foster .....	Lewistown.
Lincoln County Abstract Co., Inc. ....	Libby.
M. J. Walsh Co. ....	Livingston.
Lyman Barnes .....	Malta.
George K. Clarke .....	Manhattan.
H. G. Anderson .....	Medicine Lake.
William A. Gibb .....	Miles City.
William Dyson .....	Missoula.
S. E. Peterson .....	Moore.
B. M. Harris .....	Park City.
H. A. Featherman .....	Phillipsburg.
I. R. Blaisdell .....	Plains.
N. L. Nelson .....	Plentywood.
Frank Stone .....	Polson.
K. G. Springen & Co. ....	Poplar.
F. H. Alden .....	Red Lodge.
W. J. Wallin .....	Rosebud.
Claude E. Davison .....	Roundup.
W. G. Schneider .....	Saco.
J. W. Stearns .....	Salesville.
A. F. Simard .....	Savage.
S. L. Foster .....	Sheridan.
James S. Monteath .....	Somers.
Earl Wineman .....	Stanford.
E. O. Lewis .....	Stevensville.
C. A. Bull .....	Sun River.
First State Bank of Thompson Falls ..	Thompson Falls.
Carlson & Paddock .....	Three Forks.
H. J. Saunders .....	Valier.
G. A. Hughes .....	Victor.
C. H. Buford .....	Virginia City.
Warland Lumber Co. ....	Warland.
R. K. Grantier .....	Whitefish.
D. F. Riggs .....	Whitehall.
G. P. Leinenweber .....	Alder.
Wm. O'Shaughnessy .....	Alzada.
Edw. Funk .....	Ballatine.
W. J. Hogrefe .....	Bear Creek.
J. E. Muzzy .....	Broadview.
J. A. Brandt .....	Carter.
S. W. Moshier .....	Clemons.
De Veber & Herbert .....	Florence.
F. R. Garvin .....	Marsh.
Chas. F. D'Autremont .....	Windham.
F. William Swanson .....	Yates.
H. S. Williston .....	Billings.

### Fidelity Underwriters.

(Agency of the Continental Insurance Co., of New York and the Fidelity-Phenix Fire Ins. Co. of New York.)

C. R. Tuttle, Secretary, 332 So. LaSalle St., Chicago, Ill.

### Agents.

Name.	Address.
Helen S. Quane .....	Anaconda.
S. P. Wilson .....	Deer Lodge.
Richard R. Price .....	Dillon.
G. S. Mendenhall .....	Forsyth.
Otto M. Christinson .....	Glasgow.
E. M. Allen .....	Havre.
Balensiefer Realty & Investment Co. ....	Helena.
Young & Young .....	Joliet.
L. A. Adams .....	Kalispell.
B. A. Cumming .....	Lewistown.
N. P. Sorenson .....	Miles City.
H. D. Fisher .....	Missoula.
Albert Budas & Co. ....	Three Forks.
T. B. Edwards .....	Valier.

## Fire Association of Philadelphia.

Fourth & Walnut Sts., Philadelphia, Pa.

E. C. Irvin, President; M. G. Garrigues, Secretary.

J. W. Cochran, Mgr., 29 So. La Salle St., Chicago, Ill.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
C. C. Covington .....	Augusta.
Jas. Y. Creel .....	Baker.
Frank Polutnik, Jr. ....	Belt.
Julius H. Isaacson .....	Benchland.
J. A. Lowry & Co. ....	Big Timber.
Coleman & Campbell .....	Big Sandy.
W. P. Matheson .....	Billings.
Jeff D. Cox .....	Box Elder.
H. Clyde Nelson .....	Bozeman.
Joseph A. Whetstone .....	Brady.
Raymond H. Hough .....	Bridger.
Frank P. Sherburne .....	Browning.
Lawlor & Rowe .....	Butte.
A. H. Stewart .....	Carter.
J. O. Berglin .....	Chester.
L. N. Beaulieu .....	Chinook.
J. E. Webb .....	Chouteau.
O. J. Wakefield .....	Clyde Park.
Martin Conlin .....	Columbia Falls.
Orin A. Miller .....	Collins.
E. B. Thayer .....	Columbus.
C. H. Sands .....	Concord.
W. E. Arnot .....	Conrad.
Corvallis State Bank .....	Corvallis.
J. W. Stahl .....	Culbertson.
R. L. Taft .....	Cut Bank.
Sever Thompson .....	Darby.
E. A. Steere .....	Dayton.
E. G. Farnsworth .....	Dillon.
P. C. Aller .....	Drummond.
R. A. McBrayne .....	Dunkirk.
Geo. Sollid .....	Dutton.
John P. Meadors .....	Fairview.
F. S. Squier .....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
Lynne C. Ulm .....	Fromberg.
John Brown .....	Froid.
Walter W. Thorne .....	Galata.
Le Roy B. St. John .....	Gardiner.
D. A. Crites .....	Gildford.
R. E. Johnson .....	Glasgow.
Jens Rivenes .....	Glendive.
Frery & Burlingame .....	Great Falls.
Johnston Bros. ....	Hamilton.
Ray M. Van Houten .....	Hardin.
Geo. W. Vennum .....	Harlem.
L. D. Glenn .....	Harlowton.
Olaf G. Skylstead .....	Havre.
Biggs Investment Co. ....	Helena.
Percy B. Churchill .....	Helena.
Homestead Land & Townsite Co. ....	Hingham.
C. R. Dauterman .....	Inverness.
G. L. Bills .....	Judith Gap.
Geo. Erickson .....	Joplin.
Griffin & Stannard .....	Kalispell.
R. C. Lehmann .....	Kevin.
Arthur W. Stow .....	Laurel.
Martin Johnson .....	Laurin.
Mathews & Downing .....	Lewistown.
D. P. Boyle .....	Libby.
T. M. Swindlehurst .....	Livingston.
B. W. Brockway .....	Malta.
Casper L. Gayle .....	Manhattan.
C. E. Comer .....	Medicine Lake.
J. E. Farnum .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
Mondak State Bank .....	Mondak.
Havilah N. Klinefelter .....	Moore.
Henry J. Faust .....	Ovando.
B. M. Harris .....	Park City.
Walter W. Kroger .....	Phillipsburg.
Harry J. Morrison .....	Plains.
Sylvester C. Bibee .....	Poison.
W. F. Inglehart .....	Poplar.
Wm. H. Close .....	Red Lodge.
The Flathead Land Co., Inc. ....	Ronan.

## Fire Association of Philadelphia—(Continued).

Name.	Address.
C. W. Nelson .....	Saco.
Addison K. Lusk .....	St. Ignatius.
Howard E. Washburn .....	Shelby.
Newell B. Matthews .....	Stanford.
First State Bank .....	Thompson.
J. R. Westfall .....	Three Forks.
J. P. Kearns .....	Townsend.
Wm. L. Bullock .....	valler.
A. P. Smerud .....	Whitefish.
Sarter & Wight .....	White Sulphur Springs.
R. T. Gange .....	Wibaux.
Liquin-Williams Co. ....	Willsal.
Berthold & Smith, Inc. ....	Worden.
R. M. Jones .....	Wolf Creek.
John W. McKee .....	Plentywood.
L. H. Box .....	Lavina.

### Fireman's Fund Insurance Company.

California and Sansome Sts., San Francisco, Cal.

William J. Dutton, President; Louis Weinman, Secretary.

Frank G. White, Gen. Agt., Colorado Bldg., Denver, Colo.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
O. P. Waller .....	Antelope.
R. Percy Abbey .....	Gilman.
William Powers .....	Bainville.
R. F. Smith .....	Baker.
L. Sponheim .....	Basin.
Edgar N. Barrett .....	Big Sandy.
C. H. Morse .....	Belgrade.
State Bank of Belt .....	Belt.
J. H. Isaacson .....	Benchland.
Robert Allen .....	Big Timber.
W. P. Matheson .....	Billings.
S. F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Mutual State Bank .....	Broadview.
S. S. Nelson .....	Brockton.
Blackfoot Mercantile Co. ....	Blackfoot.
G. M. Safford .....	Buffalo.
Lawlor & Rowe .....	Butte.
J. O. Higham .....	Belfry.
Levi Fossum .....	Box Elder.
H. W. Brown .....	Cascade.
G. J. Wick .....	Chester.
W. B. Sands .....	Chinook.
W. L. Verge .....	Chouteau.
O. J. Wakefield .....	Clyde Park.
L. J. Onstad .....	Coalridge.
A. L. Jordan .....	Columbia Falls.
J. E. Ritchey .....	Conrad.
J. W. Stahl .....	Culbertson.
L. R. Dobyns .....	Cut Bank.
Camas State Bank .....	Camas.
R. Lee Kelley .....	Deer Lodge.
E. D. White .....	Dillon.
Geo. E. Whiteman .....	Dixon.
George Dutro .....	Dodson.
Duncan Dingwall .....	Drummond.
John Oliver .....	Ekalaka.
H. G. Pomeroy .....	Eureka.
H. E. Steffens .....	Ennis.
John P. Meadors .....	Fairview.
F. S. Squier .....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
J. W. Schnitzler .....	Froid.
William Binnie .....	Fallon.
A. A. Freseman, Jr. ....	Geyser.
Henry F. Schwartz .....	Gildford.
R. E. Johnson .....	Glasgow.
Charles A. Banker .....	Glendive.



## Fireman's Fund Insurance Company.—Continued.

Name.	Name.
Charles D. Elliot	Great Falls.
Maurer & Kirschwing	Great Falls.
James F. Torrence	Hamilton.
A. L. Mitchell	Hardin.
J. A. Hatch	Harlem.
L. D. Glenn	Harlowton.
E. C. Carruth	Havre.
W. J. Peterson	Hedgesville.
T. B. Miller	Helena.
J. W. Bridge	Helmville.
W. J. Minkiewitz	Hingham.
First State Bank of Hobson	Hobson.
E. M. Smith	Huntley.
J. R. Middleton	Hysham.
F. W. Ruzicka	Hilger.
J. E. Prindle	Ismay.
C. E. Hudson	Joliet.
G. S. Bills	Judith Gap.
Griffith-Booth Realty Co.	Kallispell.
Laurel Real Estate, Loan and Investment Co.	Laurel.
Wright Land & Investment Co.	Lewistown.
Wm. Jennison	Libby.
M. J. Walsh Co.	Livingston.
James Wilson	Malta.
Harry J. Thomas	Manhattan.
Samuel L. Hodges	Martinsdale.
P. J. Eie	Medicine Lake.
C. W. Greening	Melstone.
J. E. Farnum	Miles, City.
Pettitt & Gage	Missoula.
Scott & Morrow	Moore.
Sohlberg & Nelson	Moccasin.
B. M. Harris	Park City.
Mrs. Jennie M. Wileman	Philipsburg.
E. L. Johnson	Plains.
A. Riba	Plentywood.
Sylvester C. Bibee	Polson.
James A. Flint	Pony.
E. E. Parker	Radersburg.
Carbon Land & Abstract Co.	Red Lodge.
Stanley Searce	Ronan.
Montana Land & Investment Co.	Roundup.
Henry Thien	Ryegate.
C. W. Nelson	Saco.
W. S. Southwick	Savage.
First State Bank of Shelby	Shelby.
W. A. Means	Sheridan.
J. A. Loken	Sidney.
J. H. Finnegan	Stanford.
J. B. Parnall	Stevensville.
Mars & Davis	Sweet Grass.
William G. Armstrong	Terry.
Treasure State Realty Co.	Thompson.
The Abbott-Miller Land Co.	Three Forks.
J. P. Kearns	Townsend.
J. A. Knight	Twin Bridges.
Tooley, Baxter & Tice	Two Dot.
C. H. Kester	Valler.
Farmers' State Bank	Victor.
J. Z. Clem	Virginia City.
Charles H. Jennings	Whitefish.
F. H. Negley	Whitehall.
Wood & Hampton	White Sulphur Springs.
W. A. Orgain Company	Wibaux.
H. L. Shand	Windham.
Berthold & Smith	Worden.
E. T. Gruwell	Wilsall.
A. J. Just	Yates.
J. W. Pratt	Butte.
Johnson & Boone	Dillon.
F. Ball	Miles City.
C. F. Ellis & Co.	Helena.
L. C. Faltermeyer	Wibaux.

### Firemen's Insurance Company.

780-786 Broad St., Newark, N. J.

Daniel H. Dunham, President; A. H. Hassinger, Secretary.

Neal Bassett, Mgr., 205 La Salle St., Chicago, Ill.

#### Agents.

Name.	Address.
Abbott & Ford .....	Anaconda.
W. A. Combs .....	Billings.
Walter W. Watkins .....	Billings.
E. M. Gardner Company .....	Bozeman.
O. E. Myers Realty Co. ....	Bozeman.
Montana Land & Securities Co. ....	Butte.
F. M. Bell & Co. ....	Butte.
Frank H. H. Walnum .....	Cascade.
Frank H. Worden .....	Cut Bank.
Arthur J. Lochrie .....	Deer Lodge.
A. S. Johnson .....	Dillon.
Grover C. Schmidt .....	Fort Benton.
Robert H. Watson .....	Glendive.
Henry H. Stanley .....	Great Falls.
John Wm. Agnew .....	Great Falls.
W. T. Tyler .....	Hamilton.
Albert L. Ritt .....	Havre.
Schroeder Bros. Co. ....	Helena.
Flathead Title Company .....	Kalispell.
Arthur W. Simon .....	Kalispell.
Wright Land & Investment Co. ....	Lewistown.
Montana Land Co., Inc. ....	Lewistown.
Calvin Investment Co. ....	Miles City.
Patt-Tuggle Co. ....	Miles City.
H. D. Fisher .....	Missoula.
R. M. Cobban Realty Co. ....	Missoula.
Fred G. Smith .....	Pony.
William H. Close .....	Red Lodge.
Laury & Mattila .....	Red Lodge.
Edwin A. J. Jesse .....	Roundup.
J. R. Westfall .....	Three Forks.

### Franklin Fire Insurance Company.

421 Walnut St., Philadelphia, Pennsylvania.

Alfred E. Duncan, President; Edgar P. Luce, Secretary.

C. C. Kinney, Mgr., 934 Merchants Exchange Bldg., San Francisco.

#### Agents.

Name.	Address.
E. M. Hungerford .....	Billings.
J. M. Lindley .....	Bozeman.
Chas. E. Dunlop .....	Bozeman.
Goodwin Investment Co. ....	Butte.
F. V. DeClercq .....	Broadview.
W. E. Kelley .....	Deer Lodge.
Lewis J. Price .....	Dillon.
J. H. Miskimen .....	Glendive.
Stackhouse-Speer Agency .....	Great Falls.
Frank D. Stoop .....	Kalispell.
Frank Bender .....	Livingston.
Hilger Loan & Realty Co. ....	Lewistown.
Cobban Realty Co. ....	Missoula.
S. J. Richards .....	Missoula.
Calvin Investment Co. ....	Miles City.
Sylvester C. Bibee .....	Polson.
Anton D. Strouf .....	Stanford.
Schroeder Bros. Co. ....	Helena.
Richard H. Dunn .....	Harlowton.
J. L. M. Waggaman .....	Butte.

## German Alliance Insurance Company.

No. 1 Liberty St., New York.

William N. Kremer, President; Chas. G. Smith, Secretary.

W. H. Sage, Mgr., 76 West Monroe Street, Chicago, Ill.

### Agents.

Name.	Address.
Edgar B. Camp .....	Billings.
Sears & Dawes .....	Bozeman.
E. D. Elderkin .....	Butte.
Paul T. Harper .....	Culbertson.
Dudley Crowther & Co. ....	Great Falls.
Victor R. Griggs .....	Havre.
J. S. Scott & Co. ....	Helena.
I. D. Rognlien .....	Kalispell.
John B. Collins .....	Miles City.
John F. Hauge .....	Paradise.
C. F. Richardson .....	Roundup.
George P. Arnold .....	Stanford.
Abbott Miller Land Co. ....	Three Forks.
Pettitt & Gage .....	Missoula.

## German American Insurance Company.

No. 1 Liberty St., New York.

William N. Kremer, President; Chas. G. Smith, Secretary.

W. H. Sage, Mgr., 76 West Monroe Street, Chicago, Ill.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Robert Allen .....	Big Timber.
Yellowstone Investment Co. ....	Billings.
E. M. Gardner Co. ....	Bozeman.
Lawlor & Rowe .....	Butte.
P. L. Taft .....	Cut Bank.
Edward Scharnikow .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
Sewell Kongsgaard .....	Elliston.
Frederick S. Squier .....	Forsyth.
Richard E. Johnson .....	Glasgow.
R. H. Watson .....	Glendive.
Alfred E. Rogers .....	Great Falls.
George A. Reese .....	Hamilton.
Urner, Lynn & Dunn .....	Harlowton.
Edwin C. Carruth .....	Havre.
H. B. Palmer & Co., Inc. ....	Helena.
Edgar E. Givens .....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
Thos. M. Swindlehurst .....	Livingston.
Wheeldon-Rossi-Co. ....	Missoula.
Calvin Investment Co. ....	Miles City.
Mondak State Bank .....	Mondak.
Daniel J. Condon .....	Neihart.
Eugene A. Hannah .....	Phillipsburg.
O. T. Harrison .....	Plains.
Wm. J. Jameson .....	Roundup.
Northern Montana Land Co. ....	Shelby.
Treasure State Realty Co. ....	Thompson Falls.
J. A. Siffert .....	Three Forks.
Gene McCarthy .....	Townsend.
Harry Smith .....	Whitefish.
A. D. Schwab .....	Big Horn.
Ole O. Lien .....	Brockton.
Jas. Deegan .....	Frazer.
J. J. Moore .....	Gardiner.
C. A. Woolan .....	Gilford.
A. F. Holt .....	Grantsdale.
B. H. Hoke .....	Malta.
Leon B. Clark .....	Mildred.
Earl M. Barr .....	Paradise.
Dana M. Easton .....	Poplar.
F. B. Callow .....	Troy.
C. E. Ward .....	Yates.

**Germania Fire Insurance Company.**

62 William St., New York.

Hugo Schumann, President; Gustav Kehr, Secretary.

E. G. Halle, Mgr., 160 W. Jackson Blvd., Chicago, Ill.

**Agents.**

Name.	Address.
Fred M. Davidson .....	Anaconda.
Clayton H. Morse .....	Belgrade.
John G. Ellingson .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Sherman F. Tuttle .....	Boulder.
H. Clyde Nelson .....	Bozeman.
C. J. Baldwin .....	Bridger.
John R. Davenport .....	Butte.
Patrick Kelly .....	Conrad.
Walter B. Sands .....	Chinook.
K. O. Slette .....	Culbertson.
Fred H. Hoss .....	Deer Lodge.
Abraham L. Stone .....	Dillon.
Horace G. Pomeroy .....	Eureka.
Frederick V. H. Collins .....	Forsyth.
Northern Montana Abstract & Loan Co. ....	Fort Benton.
Jesse E. Arnot .....	Glasgow.
J. Harley Miskimen .....	Glendive.
Oliver F. Wadsworth, Jr. ....	Great Falls.
Abraham L. Johnston .....	Hamilton.
James A. Rasmussen .....	Harlem.
William C. Husband .....	Harlowton.
J. Joseph Blair .....	Havre.
Piatt & Heath Co. ....	Helena.
L. D. Womeldorf .....	Hobson.
Kalispell Title Guarantee & Abstract Co. ....	Kalispell.
Elroy H. Westbrook .....	Laurel.
Chester A. Adams .....	Libby.
Hilger Loan & Realty Co., Inc. ....	Lewistown.
M. J. Walsh Co., Inc. ....	Livingston.
George K. Clarke .....	Manhattan.
J. B. Collins .....	Miles City.
Wallace P. Smith .....	Missoula.
Samuel L. Hood .....	Mondak.
S. E. Peterson .....	Moore.
Clifford W. Powell .....	Plains.
Sylvester C. Bibee .....	Polson.
Eugene B. Provinse .....	Red Lodge.
John D. Larson .....	Ronan.
Edward O. Lewis .....	Stevensville.
Axel Nelson .....	Sidney.
Homer W. Stoudt .....	Terry.
First State Bank of Thompson Falls .....	Thompson.
E. M. Paulson .....	Three Forks.
Fred W. Schmitz .....	Townsend.
M. M. Mountjoy .....	Twin Bridges.
Kenneth G. Luke .....	Sweet Grass.
Robert K. Grantier .....	Whitefish.
Ike E. O. Pace .....	Whitehall.
John C. Kinney .....	Wibaux.

**Girard Fire & Marine Insurance Company.**

Chestnut and Seventh Sts., Philadelphia, Pa.

Henry M. Gratz, President; Edward J. Thomason, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
Hayes Cannon .....	Butte.
F. A. Frary .....	Great Falls.
Balensiefer Realty & Investment Co. ....	Helena.
W. L. Perry .....	Kalispell.
C. M. Kelly .....	Lewistown.
Wm. Dyson .....	Missoula.
N. P. Sorenson .....	Miles City.

**Glens Falls Insurance Company.**

Cor. Glenn and Bay Streets, Glens Falls, N. Y.

J. L. Cunningham, President; E. W. West, Secretary.

Edward E. Potter, Gen. Agt., 576 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
F. W. Harrison .....	Anaconda.
C. H. Morse .....	Belgrade.
North Real Estate Investment Co. ....	Billings.
Yergey & Yergey .....	Bozeman.
Hayes Cannon .....	Butte.
R. F. Tattersall .....	Dillon.
H. G. Pomeroy .....	Eureka.
Dowlin-Squier Loan & Investment Co. ....	Forsyth.
Jens Rivenes .....	Glendive.
E. A. Roop .....	Glasgow.
F. A. Frarv .....	Great Falls.
A. L. Johnston .....	Hamilton.
Sol Poznanski .....	Helena.
J. F. Duffy .....	Kalispell.
Hilper Loan & Realty Co. ....	Lewistown.
M. J. Walsh Co. ....	Livingston.
J. B. Collins .....	Miles Ctiy.
A. K. Andersen .....	Missoula.
S. E. Peterson .....	Moore.
L. S. Olson .....	Plentywood.
E. B. Province .....	Red Lodge.

**Hamburg-Bremen Fire Insurance Company.**

Hamburg, Germany.

H. N. Kelsey, U. S. Mgr., 123 William St., New York.

Davenport-Dooly Co., Gen. Agts., Board of Trade Bldg., Portland, Ore.

**Agents.**

Name.	Address.
John W. Yergey .....	Bozeman.
George H. Simpson .....	Columbus.
J. G. Weitzel .....	Conrad.
L. Walter Williamson .....	Helena.
Henry J. Meili .....	Havre.
Griffith-Booth Realty Co. ....	Kalispell.
F. J. Robinson .....	Lewistown.
M. J. Walsh Co. ....	Livingston.
August Wiebke .....	Miles City.
Mrs. J. M. Dawson .....	Polson.
C. L. Lake .....	Roundup.
A. S. Ainsworth .....	Thompson.
W. P. Green .....	Whitehall.



The Hanover Fire Insurance Company.

34 and 36 Pine St., New York.

R. Emory Warfield, President; Joseph McCord, Secretary.

Agents.

Name.	Address.
Abbott-Ford Co. ....	Anaconda.
A. E. Palmer .....	Belgrade.
Lamp & Keithley .....	Big Timber.
Fred H. Foster .....	Billings.
J. D. Cox .....	Box Elder.
E. M. Gardner Co. ....	Bozeman.
Jay Babcock .....	Bridger.
Goodwin Investment Co. ....	Butte.
Donald L. Blackstone .....	Chinook.
O. J. Wakefield .....	Clyde Park.
Geo. A. Westover .....	Columbus.
Bank of Concord .....	Concord.
David J. Ryan .....	Conrad.
R. O. Lunke .....	Culbertson.
Anton Teterud .....	Cut Bank.
Pearl I. Smith .....	Dillon.
E. A. Goebel .....	Dodson.
Roy E. Butler .....	Ellwood City.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
A. N. Foss .....	Galata.
K. H. Keith .....	Glasgow.
Whitmer & Duckham .....	Glendive.
James Irvin & Co. ....	Great Falls.
Geo. A. Chichester .....	Great Falls.
James F. Torrence .....	Hamilton.
Robert N. Jones .....	Harlowton.
Olaf G. Skylstead .....	Havre.
H. B. Palmer & Co., Inc. ....	Helena.
L. C. Henry .....	Helena.
Harry B. Pierce .....	Joliet.
Flathead Title Co. ....	Kalispell.
Frank D. Stoop .....	Kalispell.
Northwestern Investment Co. ....	Laurel.
Cook-Reynolds Co. ....	Lewistown.
Frank Bender .....	Livingston.
Harry J. Thomas .....	Manhattan.
P. V. Lofgren .....	Medicine Lake.
John Gibb .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
A. Riba .....	Plentywood.
W. A. Gregg .....	Polson.
W. E. Inglehart .....	Poplar.
Carbon Land & Abstract Co. ....	Red Lodge.
Wm. J. Jameson .....	Roundup.
E. L. Wallace .....	Saco.
Herbert H. Hoar .....	Savage.
S. Wilkinson .....	Shelby.
N. B. Matthews .....	Stanford.
G. J. Wick .....	Chester.

## Hartford Fire Insurance Company.

125 Trumbull St., Hartford, Conn.

Chas. E. Chase, President; Fred'k Samson & S. E. Locke, Secretaries.  
Palache & Hewett, Gen. Agts., 430 California St., San Francisco.

### Agents.

Name.	Address.
Wellcome & Peckover	Anaconda.
Frank S. Young	Absarokee.
Wm. Powers	Bainville.
McIntire & DeMers	Arlee.
R. F. Smith	Baker.
C. H. Morse	Belgrade.
John P. Swee	Big Arm.
William L. Felix	Big Fork.
J. A. Lowry & Co.	Big Timber.
Billings Loan & Title Co.	Billings.
J. E. Kelly	Boulder.
E. M. Garner Co.	Bozeman.
R. B. Drummond	Bridger.
Mutual State Bank	Broadview.
F. P. Sherburne	Browning.
Lauzier-Wolcott Co.	Butte.
H. W. Brown	Cascade.
E. W. Denison	Chester.
L. N. Beaulieu	Chinook.
James Russell	Chouteau.
Ferrell & Whetstone	Columbia Falls.
E. B. Thayer	Columbus.
C. H. Sands	Concord.
R. Ferguson	Conrad.
Citizens State Bank	Culbertson.
A. L. Taft	Cut Bank.
Edward Scharnikow	Deer Lodge.
E. D. White	Dillon.
A. C. Thomas	Dixon.
G. A. Morse	Drummond.
R. A. McBrayne	Dunkirk.
H. G. Pomeroy	Eureka.
A. F. Toppins	Fallon.
F. M. Schaefer	Fairview.
Rosebud Abstract Co.	Forsyth.
O. J. Wackerlin	Fort Benton.
J. W. Schnitzler	Froid.
Irving G. Finrock	Geyser.
R. Percy Abbey	Gilman.
J. E. Arnot	Glasgow.
Robt. H. Watson	Glendive.
Chas. D. Eliot	Great Falls.
L. Minugh	Harlem.
L. D. Glenn	Harlowton.
James F. Torrence	Hamilton.
E. C. Carruth	Havre.
C. F. Ellis & Co.	Helena.
D. L. Blankenship	Hinsdale.
Homestead Land & Townsite Co., Inc.	Hingham.
L. D. Womeldorf	Hobson.
J. E. Prindle	Ismay.
L. Whitney	Joliet.
Griffin & Stannard	Kalispell.
R. S. Fudge	Laurel.
A. C. Bayers	Lavina.
Wright Land & Investment Co.	Lewistown.
T. M. Swindlehurst	Livingston.
Wm. Jennison	Libby.
S. L. Hodges	Martinsdale.
Harry J. Thomas	Manhattan.
John A. Tressler	Malta.
L. J. Machemer	Maudlow.
Ryerson & Masek	Medicine Lake.
C. W. Greening	Melstone.
J. B. Collins	Miles City.
Pettitt & Gage	Missoula.
L. V. Jackson	Moccasin.
Scott & Morrow	Moore.
M. Willard Stockwell	Musselshell.
Mrs. Jennie Willeman	Philipsburg.
A. Riba	Plentywood.
O. T. Harrison	Plains.
Sylvester C. Bibee	Polson.
E. B. Provinse	Red Lodge.
Ronan State Bank	Ronan.
Montana Land & Inv. Co.	Roundup.
Henry Thien	Ryegate.

## Hartford Fire Insurance Company—Continued.

Name.	Address.
The First State Bank .....	Shelby.
W. A. Means .....	Sheridan.
The First National Bank of Saco .....	Saco.
First National Bank .....	Sidney.
Z. P. Beachboard .....	St. Ignatius.
G. W. Noffsinger .....	Somers.
Charles A. Buck .....	Stevensville.
Earl Wineman .....	Stanford.
L. H. Michener .....	Sumatra.
W. F. Garry .....	Sweet Grass.
Mackin & Flint .....	Terry.
First State Bank of Thompson Falls .....	Thompson Falls.
A. D. Jones .....	Three Forks.
Gene McCarthy .....	Townsend.
L. A. Thompson .....	Twin Bridges.
C. H. Kester .....	Valler.
Warland Lumber Co. ....	Warland.
A. J. McKay .....	Whitehall.
Wood & Hampton .....	White Sulphur Springs.
Chas. H. Jennings .....	Whitefish.
Chas. E. Miller .....	Wisdom.
A. T. Morgan .....	Butte.
Robert Allen .....	Big Timber.
W. Y. Smith .....	Bozeman.
H. S. Williston .....	Billings.
S. J. McPherson .....	Belmont.
Frank V. DeClercq .....	Broadview.
C. M. Parsons .....	Conrad.
Pearl I. Smith .....	Dillon.
Mrs. Oro Williams .....	Deer Lodge.
G. E. Whiteman .....	Dixon.
L. Wakefield .....	Forsyth.
O. George Axvig .....	Froid.
Williams-Hill Co. ....	Great Falls.
George J. Joyce & Co. ....	Helena.
Oliver C. Cooper .....	Hamilton.
A. L. Mitchell .....	Hardin.
H. L. Bills .....	Judith Gap.
Howsley & McStravick .....	Kalispell.
Cook-Reynolds Co., Inc. ....	Lewistown.
William Dyson .....	Missoula.
H. G. Anderson .....	Medicine Lake.
Truax W. Greer .....	Plentywood.
William J. Jameson .....	Roundup.
Charles D. Kicher .....	Shelby.
C. E. Adams .....	Three Forks.
Farmers State Bank .....	Glasgow.
Milk River Valley Bank .....	Victor.

### Home Fire Insurance Company of Utah.

18-26 South Main St., Salt Lake City, Utah.

Heber J. Grant, President; Horace G. Whitney, Secretary.

#### Agents.

Name.	Address.
Charles S. Passmore .....	Butte.
O. J. Wakefield .....	Clyde Park.
Maurer & Kirschwing .....	Great Falls.
Standard Realty Co. ....	Helena.
Wright Land & Investment Co. ....	Lewistown.
Joseph Brooks .....	Livingston.
S. W. Kelsey .....	Miles City.
W. H. Smead Co. ....	Missoula.
Theodore F. Archer .....	Roundup.

# Home Insurance Company.

56 Cedar St., New York.

Elbridge G. Snow, President; Areunah M. Burtis & Chas. L. Tyner,  
Secretaries.

## Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
John L. B. Mayer .....	Augusta.
Richard F. Smith .....	Baker.
Louis Sponheim .....	Basin.
Clayton H. Morse .....	Belgrade.
J. A. Lowry & Co. ....	Big Timber.
Billings Loan & Title Co. ....	Billings.
H. B. Smith .....	Billings.
James E. Kelly .....	Boulder.
E. M. Gardner Company, Inc. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Tracy A. Beeman .....	Broadview.
Williams & Miller .....	Buffalo.
Augustus T. Morgan .....	Butte.
Smith & Fellows .....	Cascade.
J. O. Berglin .....	Chester.
Robert E. O'Keefe .....	Chinook.
J. E. Webb .....	Chouteau.
Martin Conlin .....	Columbia Falls.
George H. Simpson .....	Columbus.
Joseph E. Ritchey .....	Conrad.
Corvallis State Bank .....	Corvallis.
Paul T. Harper .....	Culbertson.
Robert L. Taft .....	Cut Bank.
Sever Thompson .....	Darby.
Moncure Cockrell .....	Deer Lodge.
G. T. Paul .....	Dillon.
Glenn E. Whiteman .....	Dixon.
J. W. McKnight .....	Dupuyer.
Dowlin-Squier Loan & Investment Co., Inc. ....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
Richard E. Johnson .....	Glasgow.
Miller & Jordan .....	Glendive.
Frary & Burlingame .....	Great Falls.
Oliver C. Cooper .....	Hamilton.
Alonzo L. Mitchell .....	Hardin.
Joseph A. Hatch .....	Harlem.
Robert N. Jones .....	Harlowton.
Edwin C. Carruth .....	Hayre.
H. B. Palmer & Co., Inc. ....	Helena.
Frank W. Ruzicka .....	Hilger.
First State Bank of Hobson .....	Hobson.
Edwin M. Smith .....	Huntley.
John R. Middleton .....	Hysham.
Carroll C. Ayres .....	Ismay.
Claude E. Hudson .....	Joliet.
Hallie L. Bills .....	Judith Gap.
Edgar E. Givens .....	Kalispell.
Wright Land & Investment Co., Inc. ....	Lewistown.
Chester A. Adams .....	Libby.
Livingston Land & Abstract Co. ....	Livingston.
Fred W. Hall .....	Malta.
George K. Clarke .....	Manhattan.
Peder J. Eie .....	Medicine Lake.
Charles W. Greening .....	Melstone.
John B. Collins .....	Miles City.
Pettitt & Gage .....	Missoula.
John A. Wilson .....	Moore.
Dan J. Condon .....	Neihart.
Bert M. Harris .....	Park City.
Edwin L. Johnson .....	Plains.
N. Louis Nelson .....	Plentywood.
Hilbert S. Hanson .....	Polson.
James A. Flint .....	Pony.
Harold E. Rickard .....	Poplar.
Robert Guthrie .....	Reedpoint.
Carbon Land & Abstract Co. ....	Red Lodge.
Ronan State Bank .....	Ronan.
A. A. Morris .....	Roundup.
Charles D. Kicher .....	Shelby.
George W. Noffsinger .....	Somers.
Frank W. Meredith .....	Stanford.
C. B. Calkins .....	Stevensville.
Wright & Spurgeon .....	Straw.
Alburn O. Hewett .....	Terry.
The First State Bank of Thompson Falls .....	Thompson.
Charles E. Adams .....	Three Forks.
Gene M. McCarthy .....	Townsend.

## The Home Insurance Company—Continued.

Name.	Address.
George R. Allen .....	Twin Bridges.
C. H. Kester .....	Valier.
Charles H. Jennings .....	Whitefish.
Ike E. O. Pace .....	Whitehall.
Sarter & Wight .....	White Sulphur Springs.
John C. Kinney .....	Wibaux.
Henry L. Shand .....	Windham.
Laurel Real Estate, Loan & Inv. Co. ....	Laurel.
State Bank of Big Fork .....	Big Fork.

### Imperial Fire Insurance Company.

1210 Seventh St., Denver Colorado.

H. T. Lamey, President; H. P. Giberson, Secretary.

#### Agents.

Name.	Address.
Robert Allen .....	Big Timber.
Boyer Brothers .....	Billings.
The Gallatin Land & Investment Co. ....	Bozeman.
Montana Land & Securities Co. ....	Butte.
Citizens State Bank .....	Culbertson.
A. Louis Stone .....	Dillon.
Willis Realty Co. ....	Glasgow.
Jens Rivenes .....	Glendive.
George A. Reese .....	Hamilton.
A. L. Mitchell .....	Hardin.
Piatt & Heath Co. ....	Helena.
Griffin & Stannard .....	Kalispell.
Northwest Investment Company .....	Laurel.
E. A. Foster .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
J. B. Collins .....	Miles City.
W. H. Smead .....	Missoula.
John A. Wilson .....	Moore.
B. M. Harris .....	Park City.
Flathead County State Bank .....	Poison.
Albert A. Morris .....	Roundup.
Earl Wineman .....	Stanford.
William L. Bullock .....	Valier.
Fred Nelson .....	Wisdom.

### Insurance Company of North America.

232 Walnut St., Philadelphia, Pa.

Eugene L. Ellison, President; T. Houard Wright, Secretary.

J. C. Johnston, Gen. Agt., 102 Battery St., San Francisco, Cal.

#### Agents.

Name.	Address.
Abbott-Ford Co. ....	Anaconda.
J. Y. Creel .....	Baker.
J. Harry Wright .....	Bear Creek.
W. D. Bell, Jr. ....	Belgrade.
Thomas A. Tolrud .....	Belmont.
Benchland State Bank .....	Benchland.
State Bank of Big Fork .....	Big Fork.
E. N. Barrett .....	Big Sandy.
E. B. Camp .....	Billings.
Guy Boyington .....	Billings.
Jeff D. Cox .....	Box Elder.
E. M. Gardner Company .....	Bozeman.
Raymond H. Hough .....	Bridger.
Mutual State Bank .....	Broadview.
G. N. Safford. ....	Buffalo.



## Insurance Company of North America—Continued.

Name.	Address.
Goodwin Investment Co. ....	Butte.
Elmer W. Denison ....	Chester.
Frank D. Ovesen ....	Chinook.
John E. Webb ....	Chouteau.
J. T. Hutchinson ....	Columbia Falls.
E. E. Thayer ....	Columbus.
Richard O. Lunke ....	Culbertson.
R. L. Taft ....	Cut Bank.
E. D. Sherman ....	Dayton.
F. Scharnikow ....	Deer Lodge.
L. J. Price ....	Dillon.
Glenn E. Whiteman ....	Dixon.
H. G. Pomeroy ....	Eureka.
George R. Wilson ....	Fallon.
George A. Horkan ....	Forsyth.
M. W. Tobey ....	Fort Benton.
A. N. Foss ....	Galata.
W. J. Carroll ....	Gildford.
Otto M. Christinson ....	Glasgow.
Miller and Jordan ....	Glendive.
E. P. McNair ....	Great Falls.
George A. Chichester ....	Great Falls.
George A. Reese ....	Hamilton.
A. L. Mitchell ....	Hardin.
E. C. Carruth ....	Havre.
W. J. Peterson ....	Hedges.
Biggs Investment Compnay ....	Helena.
E. R. Becwar ....	Hingham.
First State Bank of Hobson ....	Hobson.
H. L. Bills ....	Judith Gap.
E. E. Givens ....	Kalispell.
Robert S. Fudge ....	Laurel.
A. C. Bayers ....	Lavina.
Cook Reynolds Co. ....	Lewistown.
Lincoln County Abstract Company ....	Libby.
M. J. Walsh Co. ....	Livingston.
S. L. Hodges ....	Martinsdale.
J. E. Farnum ....	Miles City.
Pettitt & Gage ....	Missoula.
Passmore & Company ....	Butte.
Calvin Investment Company ....	Miles City.
John A. Wilson ....	Moore.
Harry J. Morrison ....	Plains.
Flathead County State Bank ....	Poison.
J. A. Blummer ....	Pompeys Pillar.
W. H. Close ....	Red Lodge.
Ronan State Bank ....	Ronan.
L. R. Carroll ....	Roundup.
Henry Thien ....	Ryegate.
Addison K. Lusk ....	St. Ignatius.
J. W. Stearns ....	Salesville.
Herbert H. Hoar ....	Savage.
Howard E. Washburn ....	Shelby.
G. W. Noffsinger ....	Somers.
E. Wineman ....	Stanford.
H. E. Dawson ....	Stockett.
William G. Armstrong ....	Terry.
Three Forks Land Co. ....	Three Forks.
Gene McCarthy ....	Townsend.
Tooley, Baxter and Tice ....	Twodot.
William L. Bullock ....	Valier.
Warland Lumber Co. ....	Warland.
Charles H. Jennings ....	Whitefish.
A. J. McKay ....	Whitehall.
George Fowlie ....	White Sulphur Springs.
R. B. Chappell ....	Wibaux.
A. J. Just ....	Yates.
Olaf Ohlsen ....	Plentwood.
The First State Bank of Thompson Falls ....	Thompson.

## Insurance Company of the State of Pennsylvania.

308-310 Walnut St., Philadelphia, Pa.

Clarence E. Porter, President; Edw. L. Goff, Secretary.

### Agents.

Name.	Address.
Abbey E. Riviere .....	Anaconda.
P. W. Allen .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Roach & Pilger .....	Butte.
John W. Yergey .....	Bozeman.
Melvin Rowe .....	Cascade.
Walter B. Sands .....	Chinook.
George A. Westover .....	Columbus.
John G. Weitzel .....	Conrad.
Fred H. Hoss .....	Deer Lodge.
A. Louis Stone .....	Dillon.
Marshall W. Tobey .....	Fort Benton.
Jesse E. Arnot .....	Glasgow.
O. F. Wadsworth, Jr. ....	Great Falls.
James A. Rasmussen .....	Harlem.
J. Joseph Blair .....	Havre.
Pioneer Realty Co., Inc. ....	Helena.
John J. Jewell .....	Hobson.
Elroy H. Westbrook .....	Laurel.
Chas. M. Kelly .....	Lewistown.
Chester A. Adams .....	Libby.
M. J. Walsh Co. ....	Livingston.
Lyman Barnes .....	Malta.
Z. E. Hornbeck .....	Manhattan.
Niels P. Sorenson .....	Miles City.
A. K. Anderson .....	Missoula.
Flaherty & Richards .....	Missoula.
Albert S. Newcomb .....	Mondak.
Sivert E. Peterson .....	Moore.
Sylvester C. Bibee .....	Polson.
John D. Larson .....	Ronan.
Richard S. Nutt .....	Sidney.
First State Bank of Thompson Falls ..	Thompson Falls.
Engelbrecht M. Paulson .....	Three Forks.
James A. Robinson .....	Whitefish.
Wm. P. Green .....	Whitehall.
J. C. Kinney .....	Wibaux.

## Law Union & Rock Insurance Company, Ltd.

London, England.

A. F. Shaw, U. S. Mgr., 29 So. La Salle St., Chicago, Ill.

H. H. Smith, Mgr., 420 Montgomery St., San Francisco, Cal.

### Agents.

Name.	Address.
John W. James .....	Anaconda.
Louis Sponheim .....	Basin.
W. D. Bell, Jr. ....	Belgrade.
R. E. Chantry .....	Big Arm.
Robert Allen .....	Big Timber.
E. B. Camp .....	Billings.
A. W. Seaman .....	Billings.
Charles E. Dunlop .....	Bozeman.
F. V. DeClercq .....	Broadview.
George M. Leonard .....	Broadview.
Slemons & Booth .....	Butte.
Walter T. Gutz .....	Camas.
Chinook Real Estate Co. ....	Chinook.
Martin Conlin .....	Columbia Falls.
Concord Mercantile Co. ....	Concord.
Paul Babcock .....	Culbertson.
R. L. Taft .....	Cut Bank.
George G. Grant .....	Ekalaka.
Wilson & Graff .....	Fallon.
Wakefield & Bland .....	Forsyth.
D. A. Crites .....	Gildford.
Whitmer & Duckham .....	Glendive.
Berry & Bennet .....	Great Falls.

## Law Union & Rock Insurance Company, Ltd.—(Continued).

Name.	Address.
J. S. Carnal .....	Havre.
Collins Realty Co. ....	Helena.
D. L. Blankenship .....	Hinsdale.
J. E. Prindle .....	Ismay.
E. E. Day .....	Kalispell.
R. S. Fudge .....	Laurel.
Cook-Reynolds Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Logan Land Company .....	Logan.
C. W. Greening .....	Melstone.
J. B. Collins .....	Miles City.
W. H. Smead Co. ....	Missoula.
Scott & Morrow .....	Moore.
H. J. Faust .....	Ovando.
M. D. Kelly .....	Piedmont.
Stone & O'Connell .....	Polson.
E. B. Provinse .....	Red Lodge.
D. D. Hull .....	Ronan.
Wm. J. Jameson .....	Roundup.
Lee L. Minnick .....	Saco.
R. A. Fults .....	Sidney.
J. B. Parnall .....	Stevensville.
H. Michener .....	Sumatra.
M. E. Williams .....	Sweet Grass.
Treasure State Realty Co., Inc. ....	Thompson Falls.
Gene McCarthy .....	Townsend.
Sarter & Wight .....	White Sulphur Springs.
H. W. Brown .....	Cascade.

## Liverpool & London & Globe Insurance Company, Limited.

Liverpool, England.

Henry W. Eaton, U. S. Mgr., 45 William Street, New York.

Wm. S. Warren, Mgr., Insurance Exchange Bldg., Chicago, Ill.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Richard F. Smith .....	Baker.
Julius H. Isaacson .....	Benchmark.
State Bank of Big Fork .....	Big Fork.
J. A. Lowry & Co. ....	Big Timber.
Chas. F. Burton .....	Billings.
Sherman F. Tuttle .....	Boulder.
Levi Fossum .....	Box Elder.
E. M. Gardner Co., Inc. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Mutual State Bank .....	Broadview.
Williams & Miller .....	Buffalo.
Hanson-MacPherson Co. ....	Butte.
Herbert W. Brown .....	Cascade.
E. E. O'Keefe .....	Chinook.
Eugene B. Thayer .....	Columbus.
Joseph E. Ritchey .....	Conrad.
A. Louis Stone .....	Dillon.
David V. Dutro .....	Dodson.
Horace G. Pomeroy .....	Eureka.
Oscar J. Wackerlin .....	Fort Benton.
Dowlin-Squier Loan & Investment Co., Inc. ....	Forsyth.
Lynne C. Ulm .....	Fromberg.
Richard E. Johnson .....	Glasgow.
Robert H. Watson .....	Glendive.
Benedict P. McNair .....	Great Falls.
Johnston Brothers .....	Hamilton.
George W. Vennum .....	Harlem.
Robert N. Jones .....	Harlowton.
Edwin C. Carruth .....	Havre.
James I. Donald .....	Hedgesville.
H. B. Palmer & Co. ....	Helena.
John J. Jewell .....	Hobson.
Edwin Milner Smith .....	Huntley.
Carroll C. Ayres .....	Ismay.
Harry B. Pierce .....	Joliet.

**Liverpool & London & Globe Insurance Company, Limited—Continued.**

Name.	Address.
Edgar B. Givens .....	Kalispell.
Laurel Real Estate Loan & Inv. Co. ....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
Lincoln County Abstract Co., Inc. ....	Libby.
Thos. M. Swindlehurst .....	Lvngston.
Fred W. Hall .....	Malta.
Albert J. Schmidt .....	Medicine Lake.
John Gibb .....	Miles City.
Pettitt & Gage .....	Missoula.
Scott & Morrow .....	Moore.
Daniel J. Condon .....	Neihart.
Louis Nelson .....	Plentywood.
Flathead County State Bank .....	Polson.
James A. Flint .....	Pony.
Eugene B. Provinse .....	Red Lodge.
Fred J. White .....	Ronan.
Chas. F. Richardson .....	Roundup.
Earl L. Wallace .....	Saco.
Chas. D. Kicher .....	Shelby.
Harold Meisenbach .....	Sidney.
George Wilbur Noffsinger .....	Somers.
Earl Wineman .....	Stanford.
Logan & Cochran .....	Stevensville.
First State Bank of Thompson Falls .....	Thompson.
Charles E. Adams .....	Three Forks.
Gene McCarthy .....	Townsend.
Carlton H. Kester .....	Valier.
Elmer E. Geddes .....	Whitefish.
Frank H. Negley .....	Whitehall.
Sarter & Wight .....	White Sulphur Springs.
Roy B. Chappell .....	Wibaux.
Frary & Burlingame .....	Great Falls.
Lawrence V. Jackson .....	Moccasin.

**Liverpool & London & Globe Insurance Company.**

45 William Street, New York.

Henry W. Eaton, President; Geo. W. Hoyt, Secretary.

Wm. S. Warren, Gen. Agt., Insurance Exchange Bldg., Chicago, Ill.

**Agents.**

Name.	Address.
William P. Matheson. ....	Billings.
Hanson-MacPherson Co. ....	Butte.
Frary & Burlingame .....	Great Falls.
Pettitt & Gage .....	Missoula.

**London Assurance Corporation.**  
London, England.

Chas. L. Case, U. S. Mgr., 84 William St., New York.

A. W. Thornton, Mgr., Pine & Sansome Sts., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Robert Allen .....	Big Timber.
Billings Loan & Title Co. ....	Billings.
W. B. Burket Co. ....	Bozeman.
L. B. Merrill .....	Bridger.
Passmore & Co. ....	Butte.
H. W. Brown .....	Cascade.
Gillman McKinnie .....	Chinook.
Ryan & Withee .....	Conrad.
Citizens State Bank .....	Culbertson.
Edward Scharnikow .....	Deer Lodge.
Goodwin T. Paul .....	Dillon.
I. D. Busey .....	Eureka.
John P. Meadors .....	Fairview.
Thos. Alexander .....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
Oscar P. Roop .....	Glasgow.
Whitmer & Duckham .....	Glendive.
B. P. McNair .....	Great Falls.
George A. Reese .....	Hamilton.
Robert N. Jones .....	Harlowton.
C. C. Bronson .....	Havre.
F. J. Lange .....	Helena.
Sarah Poznanski .....	Helena.
John J. Jewell .....	Hobson.
Griffith-Booth Realty Co. ....	Kalispell.
Cook-Reynolds Co. ....	Lewistown.
M. J. Walsh Co. ....	Livingston.
James F. Kilduff .....	Malta.
Patt-Tuggle Co. ....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
L. S. Olsen .....	Plentywood.
Frank Stone .....	Polson.
C. F. Richardson .....	Roundup.
A. W. Laury .....	Red Lodge.
E. L. Wallace .....	Saco.
Farmers State Bank .....	Sidney.
J. B. Parnall .....	Stevensville.
Abbott-Miller Land Co. ....	Three Forks.
First National Bank .....	Townsend.
Wm. L. Bullock .....	Valier.
Jordan Realty & Loan Co. ....	Wibaux.

**London & Lancashire Fire Insurance Company, Ltd.**  
Liverpool, England.

Archibald G. McIlwaine, Jr., U. S. Mgr., 57 and 59 William St., New York.

James Wyper, Mgr., 571 Sacramento St., San Francisco, Cal.

**Agents.**

Name.	Address.
W. H. Mahoney .....	Anaconda.
J. Y. Creel .....	Baker.
Louis Sponheim .....	Basin.
J. H. Wright .....	Bear Creek.
J. O. Higham .....	Belfry.
J. H. Isaacson .....	Benchtland.
J. A. Lowry & Co. ....	Big Timber.
Fred H. Foster .....	Billings.
S. F. Tuttle .....	Boulder.
W. B. Burket Co. ....	Bozeman.
E. B. Merrill .....	Bridger.
Meagher & Sullivan .....	Butte.
Goodwin Speed .....	Butte.
M. A. Berger .....	Butte.
Jonathan E. Webb .....	Chouteau.



**London & Lancashire Fire Insurance Company, Ltd.—Continued.**

Name.	Address.
A. L. Jordan .....	Columbia Falls.
Ryan & Withee .....	Conrad.
Meyers & Hoss .....	Deer Lodge.
E. D. White .....	Dillon.
H. G. Pomeroy .....	Eureka.
Dowlin Squier Loan & Investment Co., Inc. ....	Forsyth.
M. W. Tobey .....	Fort Benton.
L. C. Ulm .....	Fromberg.
H. A. Sample .....	Glendive.
Williams-Hill Co. ....	Great Falls.
Electric City Land Co. ....	Great Falls.
C. M. Parr .....	Hamilton.
John Collins .....	Harlem.
J. W. Freeman .....	Harlowton.
Havre Auditing Company .....	Havre.
T. B. Miller .....	Helena.
William Shaw .....	Helmville.
J. E. Prindle .....	Ismay.
Carl B. Campbell .....	Jefferson Island.
C. E. Hudson .....	Joliet.
E. E. Day .....	Kalispell.
E. E. Givens .....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
Wm. Jennison .....	Libby.
Frank Bender .....	Livingston.
F. W. Hall .....	Malta.
Cephas Inabnit .....	Manhattan.
Jos. E. Farnum .....	Miles City.
W. H. Smead Co. ....	Missoula.
John A. Wilson .....	Moore.
Frank Koester .....	Outlook.
E. M. Harris .....	Park City.
Harry J. Morison .....	Plains.
A. J. Lowary .....	Polson.
Dana M. Easton .....	Poplar.
Wm. H. Close .....	Red Lodge.
A. D. Baker .....	Roundup.
J. B. Parnall .....	Stevensville.
Rightbower & Roberts .....	Troy.
Dwight Bushnell .....	Twin Bridges.
Chas. H. Jennings .....	Whitefish.
R. B. Chappell .....	Wibaux.
Lyman H. Bennett .....	Virginia City.

**London Underwriters.**

(Agency of the London Assurance Corporation of London, England.)

A. W. Thornton, Mgr., Pine and Sansome Sts., San Francisco, Cal.

**Agents.**

Name.	Address.
Ja North .....	Billings.
Collett Bros. ....	Bozeman.
Frank J. Kenck .....	Butte.
W. R. Dobbin .....	Great Falls.
Johnson & Tucker .....	Hamilton.
J. S. Scott & Co. ....	Helena.
C. J. McAllister .....	Kalispell.
Judith Basin Investment Co., Inc. ....	Lewistown.
Dan Allen & Co. ....	Livingston.
J. C. Auld .....	Miles City.
A. L. Andersen .....	Missoula.

## Los Angeles Fire Insurance Company.

Los Angeles, California.

W. F. Holt, President; Chas. Donlon, Secretary.

### Agents.

Name.	Address.
John G. Ellingson .....	Big Timber.
R. M. Davies .....	Billings.
Yellowstone Investment Co. ....	Billings.
Collett Bros. ....	Bozeman.
T. W. Hayes .....	Butte.
Smith & Shewe .....	Butte.
Gilman McKinnie .....	Chinook.
Charles N. Thomas .....	Cut Bank.
R. J. Ephland .....	Forsyth.
D. W. Bunday Land Co. ....	Great Falls.
R. H. Wright .....	Great Falls.
Daniel T. Goff .....	Hamilton.
R. E. Hammond .....	Havre.
R. M. Hawkins .....	Helena.
Wm. H. Lister .....	Kalispell.
Sam L. Wallace .....	Kalispell.
Montana Land Co. ....	Lewistown.
B. T. Krohne .....	Livingston.
R. F. Tuggle .....	Miles City.
M. R. C. Smith .....	Missoula.
W. H. Close .....	Red Lodge.
W. Masten .....	Three Forks.
E. L. Geddes .....	Whitefish.

## Mercantile Fire & Marine Underwriters.

(Agency of the American Central Insurance Company of St. Louis, Mo.)

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco, Cal.

### Agents.

Name.	Address.
W. H. Mahoney .....	Anaconda.
Smith & Shewe Co., Inc. ....	Butte.
E. J. Hines .....	Bozeman.
Edgar B. Camp .....	Billings.
Robert B. Drummond .....	Bridger.
Paul Babcock .....	Culbertson.
Rosebud Abstract Co. ....	Forsyth.
W. W. Huntsberger .....	Great Falls.
Arthur W. Ide .....	Helena.
R. L. McCoun .....	Helena.
Wright Land & Investment Co. ....	Lewistown.
Northwest Investment Co. ....	Laurel.
Dan H. Ross .....	Missoula.
Custer Commission Co. ....	Miles City.
R. M. Trafton .....	Malta.
Victor Aho .....	Red Lodge.
Logan & Cochran .....	Stevensville.
Tooley, Baxter & Tice .....	Twodot.
C. H. Buford .....	Virginia City.

**Mercantile Fire Underwriters.**

(Agency of The Merchants Fire Insurance Company, of Denver, Colo.)  
Denver, Colorado.

**Agents.**

Name.	Address.
Ja North .....	Billings.
Bigelow & Morris .....	Bozeman.
Bolever & Brown .....	Butte.
Healey & Dooley .....	Livingston.
August Wiebke .....	Miles City.
Wallace P. Smith .....	Missoula.

**Merchants Fire Assurance Corporation.**

37-39 Liberty Street, New York.

Edward L. Ballard, President; Wilbur S. Lemmon, Secretary.

Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

**Agents.**

Name.	Address.
Hayes Cannon .....	Butte.
Louis M. Schott .....	Butte.
Jens Rivenes .....	Glendive.
O. F. Wadsworth .....	Great Falls.
E. B. Knott .....	Kalispell.
Wallace P. Smith .....	Missoula.

**Merchants Fire Insurance Company.**

627-634 Gas & Electric Bldg., Denver, Colo.

W. J. Galligan, President; J. R. Gardner, Secretary.

**Agents.**

Name.	Address.
John G. Ellingson .....	Big Timber.
Gallatin Land & Investment Co. ....	Bozeman.
W. B. Sands .....	Chinook.
J. M. Gaunt .....	Great Falls.
Henry J. Meili .....	Havre.
L. Walter Williamson .....	Helena.
E. A. Cumming .....	Lewistown.
N. P. Sorenson .....	Miles City.
A. K. Anderson .....	Missoula.
Albert Budas .....	Red Lodge.

**Michigan Commercial Insurance Company.**

116 W. Ottawa St., Lansing, Michigan.

F. D. Bennett, President; A. D. Baker, Secretary.

Geo. W. Brooks, Gen. Agt., 550 Sacramento St., San Francisco.

**Agents.**

Name.	Address.
W. S. Felix .....	Big Fork.
R. B. Ketchum .....	Billings.
A. M. Brandenburg .....	Bozeman.
Siemons & Booth .....	Butte.
A. S. Johnson .....	Dillon.
F. S. Squier .....	Forsyth..
M. W. Tobey .....	Fort Benton.
Sidney J. Rundle .....	Glasgow.
S. A. Longbaker .....	Glendive.
W. R. Dobbin .....	Great Falls.
C. C. Perkins .....	Harlowton.
O. G. Skylstead .....	Havre.
P. F. Hosch .....	Helena.
F. W. Merigold .....	Kalispell.
F. E. Wright .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
C. B. Towers Co. ....	Miles City.
S. C. Bibee .....	Polson.
A. A. Morris .....	Roundup.
Earl Wineman .....	Stanford.
Nelson Bros. ....	Deer Lodge.

**Michigan Fire & Marine Insurance Company.**

Detroit, Michigan.

D. M. Ferry, Jr., President; H. E. Everett, Secretary.

Wayman & Henry, Gen. Agts., Sacramento and Sansome Streets, San Francisco, Cal.

**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
R. B. Ketchum .....	Billings.
W. B. Burket Company .....	Bozeman.
Wall & Jackman Co. ....	Butte.
Lawrence M. McDonnell .....	Great Falls.
Bessette & Company .....	Havre.
T. B. Miller .....	Helena.
Frank D. Stoop .....	Kalispell.
Empire Land & Investment Co. ....	Lewistown.
T. M. Swindlehurst .....	Livingston.
C. B. Towers Co. ....	Miles City.
Frank Stone .....	Polson.
Pettitt & Gage .....	Missoula.

**Milwaukee Mechanics' Insurance Company.**  
 442-444 City Hall Square, Milwaukee, Wis.  
 William L. Jones, President; Oscar Griebeling, Secretary.  
**Agents.**

Name.	Address.
A. E. Riviere .....	Anaconda.
C. H. Morse .....	Belgrade.
Patterson & Pound .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Sherman F. Tuttle .....	Boulder.
H. Clyde Nelson & Company .....	Bozeman.
John F. Trumbo .....	Bridger.
Hayes Cannon .....	Butte.
Melvin Rowe .....	Cascade.
J. O. Berglin .....	Chester.
R. E. O'Keefe .....	Chinook.
George H. Simpson .....	Columbus.
R. Ferguson .....	Conrad.
Corvallis State Bank .....	Corvallis.
R. L. Taft .....	Cut Bank.
Fred H. Hoss .....	Deer Lodge.
A. L. Stone .....	Dillon.
Horace G. Pomeroy .....	Eureka.
F. V. H. Collins .....	Forsyth.
Northern Montana Abstract & Loan Co. ....	Fort Benton.
Hubert Ramsey .....	Fromberg.
L. B. St. John .....	Gardiner.
Willis Realty Company .....	Glasgow.
J. H. Miskimen .....	Glendive.
Oliver F. Wadsworth .....	Great Falls.
Walter B. Gunniss .....	Hamilton.
John Collins .....	Harlem.
W. C. Husband .....	Harlowton.
J. Joseph Blair .....	Havre.
Hedgesville Land Company .....	Hedgesville.
Piatt & Heath Company .....	Helena.
H. B. Pierce .....	Joliet.
R. S. Fudge .....	Laurel.
Mathews & Downing .....	Lewistown.
Lincoln County Abstract Co. ....	Libby.
M. J. Walsh Agency .....	Livingston.
B. W. Brockway .....	Malta.
J. E. Collins .....	Miles City.
H. D. Fisher .....	Missoula.
C. W. Powell .....	Plains.
J. A. Trow .....	Polson.
E. B. Provinse .....	Red Lodge.
J. J. Cameron .....	Stevensville.
First State Bank .....	Thompson.
E. M. Paulson .....	Threeforks.
Wm. P. Green .....	Whitehall.
Kalispell Title Guarantee & Abstract Co. ....	Kalispell.

**Minneapolis Fire & Marine Insurance Company.**  
 Minneapolis, Minnesota.  
 Fred C. Van Dusen, President; Alfred Stinson, Secretary.  
**Agents.**

Name.	Address.
Sullivan & Peterson .....	Anaconda.
Billings Loan & Title Co. ....	Billings.
George A. Tidland .....	Bainville.
E. J. Hines .....	Bozeman.
I. T. Whistler .....	Browning.
Phil T. Dunn .....	Butte.
Joseph A. Whetstone .....	Brady.
Walter Mathews .....	Culbertson.
E. W. Denison .....	Chester.
John C. Duff .....	Chinook.
O. A. Miller .....	Collins.
Martin Conlin .....	Columbia Falls.



**Minneapolis Fire & Marine Insurance Company—(Continued).**

Name.	Address.
Carl H. Sands .....	Concord.
J. E. Ritchey .....	Conrad.
Bruce R. McNamer .....	Cut Bank.
J. J. Wakefield .....	Clyde Park.
George Sollid .....	Dutton.
George Dutro .....	Dodson.
E. A. Steere .....	Dayton.
R. Lee Kelley .....	Deer Lodge.
C. E. Davis .....	Eureka.
Northern Montana Abstract & Loan Co. ....	Fort Benton.
Samuel A. Lonbaken .....	Glendive.
Walter W. Thorne .....	Galata.
J. W. Agnew .....	Great Falls.
D. A. Crites .....	Gildford.
Milk River Valley Bank .....	Glasgow.
Daniel T. Goff .....	Hamilton.
J. A. Hatch .....	Harlem.
John T. Laws .....	Helena.
P. A. Peterson .....	Hingham.
Homestead State Bank .....	Homestead.
D. L. Blankenship .....	Hinsdale.
C. R. Dauterman .....	Inverness.
Hansen & Hansen .....	Joplin.
Frederick W. Merigold .....	Kalispell.
C. J. McAllister .....	Kalispell.
American Loan & Investment Co. ....	Lewistown.
William Jennison .....	Libby.
Harry W. Dyer .....	Livingston.
Arthur W. Stow .....	Laurel.
Security Abstract & Title Co. ....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
C. L. Gayle .....	Manhattan.
Mondak State Bank .....	Mondak.
Cloyde E. Comer .....	Medicine Lake.
John A. Tressler .....	Malta.
L. C. Hitchcock .....	Polson.
Truax W. Greer .....	Plentywood.
W. E. Inglehart .....	Poplar.
Flathead Land Co. ....	Ronan.
C. E. Davison .....	Roundup.
W. H. Close .....	Red Lodge.
E. E. Parker .....	Radersburg.
Northern Land Co. ....	Shelby.
Logan & Cochran .....	Stevensville.
E. L. Wallace .....	Saco.
Treasure State Realty Co. ....	Thompson Falls.
William L. Bullock .....	Valier.
E. L. Geddes .....	Whitefish.
E. T. Gruwell .....	Willsall.
Albert S. Johnson .....	Dillon.

**Minnesota Underwriters.**

(Agency of the St. Paul Fire & Marine Insurance Company of St. Paul, Minnesota.)

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco, Cal.

**Agents.**

Name.	Address.
J. W. Pratt .....	Butte.
Carl J. Skinner .....	Billings.
H. P. Raban .....	Great Falls.
A. G. Smith .....	Helena.
B. E. Stack .....	Lewistown.
Dan H. Ross .....	Missoula.
Hugh L. Shafer .....	Three Forks.

## Montana Fire Insurance Company. Butte, Montana.

W. R. Allen, President; Charles M. McCoy, Secretary.

### Agents.

Name.	Address.
Abbott-Ford Co.	Anaconda.
Thomas, Witt & Company	Absarokee.
J. W. Scott	Armstead.
State Bank of Belt	Belt.
S. J. Miller	Belgrade.
J. A. Lowry & Company	Big Timber.
W. P. Matheson	Billings.
S. F. Tuttle	Boulder.
W. B. Burket Co.	Bozeman.
Jay Babcock	Bridger.
F. V. DeClercq	Broadview.
Slemons & Booth	Butte.
F. P. Sherburne	Browning.
H. W. Brown	Cascade.
T. J. Bennetts	Centerville.
J. E. Webb	Chouteau.
L. N. Beaulieu	Chinook.
Martin Conlin	Columbia Falls
B. E. Berg	Columbus.
G. J. Wick	Chester.
O. J. Wakefield	Clyde Park.
M. S. Darling	Conrad.
Jones & Van DeMark	Cut Bank.
Paul T. Harper	Culbertson.
Arthur J. Lochrie	Deer Lodge.
A. L. Stone	Dillon.
G. E. Whiteman	Dixon.
Geo. A. Morse	Drummond.
John Oliver	Ekalaka.
H. C. John	Elmo.
A. W. T. Anderson	Emigrant.
H. G. Pomeroy	Eureka.
Max Jacobs	East Helena.
Rosebud Abstract Company	Forsyth.
O. J. Wackerlin	Fort Benton.
L. C. Ulm	Fromberg.
L. B. St. John	Gardiner.
Sidney J. Rundle	Glasgow.
T. F. Hagan	Glendive.
B. P. McNair	Great Falls.
Nat Taylor	Geyser.
R. Percy Abbey	Gilman.
Jas. F. Torrence	Hamilton.
A. L. Mitchell	Hardin.
J. A. Hatch	Harlem.
Lewis D. Glenn	Harlowton.
E. C. Carruth	Havre.
William Shaw	Helmville.
Collins Realty Company	Helena.
L. D. Womeldorf	Hobson.
H. L. Bills	Judith Gap.
E. E. Givens	Kalispell.
A. C. Bayers	Lavina.
G. E. Settergren	Laurel.
Hilger Loan & Realty Co.	Lewistown.
C. A. Adams	Libby.
M. J. Walsh Company	Livingston.
John A. Tressler	Malta.
Harry J. Thomas	Manhattan.
S. L. Hodges	Martinsdale.
C. W. Greening	Melstone.
D. G. Bertoglio	Meaderville.
C. B. Towers Company	Miles City.
W. H. Smead Company	Missoula.
Geo. D. Aune	Moore.
B. H. Paul	Monida.
Handel Bros.	Musselshell.
H. J. Faust	Ovando.
F. D. Sayrs	Philipsburg.
E. L. Johnson	Plains.
H. S. Hanson	Poison.
Wade R. Parks	Perma.
Carbon Land & Abstract Co.	Red Lodge.
Ronan State Bank	Ronan.
C. F. Richardson	Roundup.
Montana Land & Investment Company	Roundup.
C. W. Nelson	Saco.
J. W. Stearns	Salesville.
W. S. Southwick	Savage.
Carl L. Brattin	Sidney.

**Montana Fire Insurance Company—(Continued).**

Name.	Address.
Chas. D. Kicher .....	Shelby.
W. A. Means .....	Sheridan.
N. B. Matthews .....	Stanford.
Logan & Cochran .....	Stevensville.
A. K. Lusk .....	St. Ignatius.
I. L. Jackson .....	Terry.
Treasure State Realty Co. ....	Thompson Falls.
C. E. Adams .....	Three Forks.
J. P. Kearns .....	Townsend.
Myron W. Mountjoy .....	Twin Bridges.
Tooley, Baxter & Tice .....	Twodot.
H. Hines .....	Vallier.
Farmers State Bank .....	Victor.
John Z. Clem .....	Virginia City.
C. H. Jennings .....	Whitefish.
A. J. McKay .....	Whitehall.
Sarter & Wight .....	White Sulphur Springs.
J. C. Kinney .....	Wibaux.
J. H. Cassidy .....	Winston.
Chas. E. Miller .....	Wisdom.
E. T. Gruwell .....	Wilsall.
John W. McKee .....	Plentywood.
C. E. Hudson .....	Joliet.
William Binnie .....	Fallon.
B. F. Barnhill .....	Hall.
Leon C. Hayes .....	Ismay.
R. F. Smith .....	Baker.

**National-Ben Franklin Fire Insurance Company.**

120-122 Ohio St., West, Pittsburgh, Pa.

Samuel McKnight, President; H. M. Schmitt, Secretary.

J. R. Gardner, Gen. Agt., Denver, Colorado.

**Agents.**

Name.	Address.
John E. Barbour .....	Big Timber.
James Paterson .....	Billings.
H. Clyde Nelson .....	Bozeman.
Frank Reynolds .....	Butte.
LeRoy B. St. John .....	Gardiner.
H. Percy Raban .....	Great Falls.
Edward J. Boos .....	Hardin.
Henry J. Meili .....	Hayre.
Balensiefer Realty & Investment Co. ....	Helena.
Wiebke & Co. ....	Miles City.
A. K. Anderson .....	Missoula.

**National Fire Insurance Company.**

95 Pearl St., Hartford, Conn.

James Nichols, President; G. H. Tryon, Secretary.

Wayman & Henry, Gen. Agts., Sansome and Sacramento Sts., San Francisco, Cal.

**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
Louis Sponhelm .....	Basin.
J. A. Lowry & Co. ....	Big Timber.
State Bank of Belt .....	Belt.
W. A. Combs .....	Billings.
Sherman F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
Wilson & Smith .....	Butte.
J. T. Moorhead .....	Chinook.
E. B. Thayer .....	Columbus.

## National Fire Insurance Company—(Continued).

Name.	Address.
M. S. Darling .....	Conrad.
Citizens State Bank .....	Culbertson.
Chas. N. Thomas .....	Cut Bank.
G. T. Paul .....	Dillon.
H. G. Pomeroy .....	Eureka.
John P. Meadors .....	Fairview.
Dowlin Squier Land & Investment Co. ....	Forsyth.
Miller & Jordan .....	Glendive.
Frary & Burlingame .....	Great Falls.
James F. Torrence .....	Hamilton.
Ray M. Van Houton .....	Hardin.
Urner, Lynn & Dunn .....	Harlowton.
John A. Sanderson .....	Havre.
Platt & Heath Co. ....	Helena.
C. E. Hudson .....	Joliet.
E. E. Givens .....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
John C. Clarke .....	Manhattan.
Ryerson & Masek .....	Medicine Lake.
Calvin Investment Co. ....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
G. D. Aune .....	Moore.
Jennie M. Wileman .....	Phillipsburg.
A. Riba .....	Plentywood.
D. J. Gillam .....	Polson.
Carbon Land & Abstract Co. ....	Red Lodge.
A. A. Morris .....	Roundup.
Thos. C. Gardner .....	Sidney.
J. R. Westfall .....	Three Forks.
E. L. Geddes .....	Whitefish.
W. W. Brant .....	Valier.

## National Union Fire Insurance Company.

Pittsburgh, Pennsylvania.

E. E. Cole, President; W. F. Braun, Secretary.

### Agents.

Name.	Address.
Boleyer & Brown .....	Butte.
M. J. Walsh & Co. ....	Livingston.
H. D. Fisher .....	Missoula.
J. M. Gaunt & Co. ....	Great Falls.
Platt & Heath Co. ....	Helena.
Edward C. Leonard .....	Glendive.
J. B. Collins .....	Miles City.
John W. Yergey .....	Bozeman.
W. F. Balensiefer .....	Helena.
North Real Estate & Investment Co. ....	Billings.
L. J. Price .....	Dillon.
W. E. Arnot .....	Conrad.
F. J. Robinson .....	Lewistown.
F. W. Ruzicka .....	Lewistown.
Griffith-Booth Realty Co. ....	Kalispell.
I. R. Blaisdell .....	Plains.
A. S. Ainsworth .....	Thompson.
J. Joseph Blair .....	Havre.
W. D. Bell, Jr. ....	Belgrade.
J. O. Berglin .....	Chester.
K. O. Slette .....	Culbertson.
Albert W. Ziebarth .....	Chinook.
John A. Wilson .....	Moore.
J. E. Marcum .....	Cascade.
Wellcome & Peckover .....	Anaconda.
F. W. Harrison .....	Anaconda.

### Newark Fire Insurance Company.

Newark, New Jersey.

Edgar J. Haynes, President; T. L. Farquhar, Secretary.

George W. Dornin, Mgr., California and Montgomery Sts., San Francisco, Cal.

#### Agents.

Name.	Address.
E. J. Hines .....	Bozeman.
J. L. Stuart .....	Lewistown.
John C. Clark .....	Manhattan.
Frederick C. Whisler .....	Missoula.
H. J. Morison .....	Plains.
C. E. Davison .....	Roundup.

### New Brunswick Fire Insurance Company.

40 Paterson St., New Brunswick, N. J.

Geo. A. Viehmann, President; Chas. D. Ross, Secretary.

Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

#### Agents.

Name.	Address.
Ja North .....	Billings.
Gallatin Land & Investment Company .....	Bozeman.
Joseph Russell .....	Butte.
Maurer & Kirschwing G. ....	Great Falls.
Henry J. Meili .....	Havre.
Kelly Land & Loan Company .....	Harlowton.
Griffith-Booth Realty Co. ....	Kalispell.
E. A. Foster .....	Lewistown.
August Wiebke .....	Miles City.
H. D. Fisher .....	Missoula.
Budas & Company .....	Red Lodge.
F. H. Alden .....	Red Lodge.

### New Hampshire Fire Insurance Company.

876 Elm St., Manchester, N. H.

Frank W. Sargeant, President; Frank E. Martin, Lewis W. Crockett and Wm. B. Burpee, Secretaries.

#### Agents.

Name.	Address.
John W. James .....	Anaconda.
H. S. Williston .....	Billings.
Phillip Dodson .....	Bozeman.
Passmore & Co. ....	Butte.
Miller & Jordan .....	Glendive.
Alfred Malmberg .....	Great Falls.
Geo. A. Reese .....	Hamilton.
Louis C. Henry .....	Helena.
E. E. Givens .....	Kalispell.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
John Gibb .....	Miles City.
W. H. Smead Co. ....	Missoula.
Carbon Land & Abstract Co. ....	Red Lodge.



New Haven Underwriters.

(Agency of the Security Insurance Company of New Haven, Conn.)

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco, Cal.

Agents.

Name.	Address.
James Paterson .....	Billings.
August Wiebke .....	Miles City.
A. K. Anderson .....	Missoula.
Charles Steele .....	Butte.
Standard Realty Co. ....	Helena.

New Zealand Insurance Company, Limited.

Auckland, New Zealand.

Clinton Folger and Walter M. Speyer, U. S. Mgrs., 334 California St., San Francisco, Cal.

Agents.

Name.	Address.
Lamp & Keithley .....	Big Timber.
E. B. Camp .....	Billings.
Alford Yergey .....	Bozeman.
Tracy A. Beeman .....	Broadview.
Hanson-MacPherson Co. ....	Butte.
J. E. Webb .....	Chouteau.
A. S. Johnson .....	Dillon.
Lynne C. Ulm .....	Fromberg.
Willis Realty Co. ....	Glasgow.
Miller & Jordan .....	Glendive.
Lawrence M. McDonnell .....	Great Falls.
Olaf G. Skylstead .....	Havre.
Biggs Investment Co. ....	Helena.
Edwin M. Smith .....	Huntley.
Griffin & Stannard .....	Kalispell.
Northwest Investment Co. ....	Laurel.
Edward Brassey .....	Lewistown.
Bernard E. Stack .....	Lewistown.
T. M. Swindlehurst .....	Livingston.
John Tressler .....	Malta.
C. B. Towers .....	Miles City.
Daniel H. Ross .....	Missoula.
Scott & Morrow .....	Moore.
Carbon Land & Abstract Co. ....	Red Lodge.
Montana Land & Investment Co. ....	Roundup.
Sarter & Wight .....	White Sulphur Springs.

### Niagara-Detroit Underwriters.

(Agency of the Niagara Fire Insurance Co., Detroit Fire and Marine Insurance Co., and Michigan Fire & Marine Insurance Co.)

W. L. Steele, Gen. Agt., 175 W. Jackson Blvd., Chicago, Ill.

#### Agents.

Name.	Address.
Wm. H. Mahoney .....	Anaconda.
R. B. Ketchum .....	Billings.
Chas. S. Passmore .....	Butte.
Gilman McKinnie .....	Chinook.
J. Edwin Shoudy .....	Darby.
F. A. Flanagan .....	Fort Benton.
Oscar P. Roop .....	Glasgow.
Edward C. Leonard .....	Glendive.
Willard Q. Stanton .....	Great Falls.
Henry J. Meili .....	Havre.
Edward C. Murray .....	Helena.
Howsley & McStravick .....	Kalispell.
Central Montana Land Co. ....	Lewistown.
Security Abstract & Title Co. ....	Miles City.
W. H. Smead Co. ....	Missoula.
J. J. Gunther .....	Plentywood.

### Niagara Fire Insurance Company.

25 Liberty St., New York.

Harold Herrick, President; Geo. W. Dewey, Secretary.

W. L. Steele, Gen. Agt., 1337 Insurance Exchange Bldg., Chicago, Ill.

#### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Richard E. Morris .....	Baker.
Louis Sponhelm .....	Basin.
State Bank of Belt .....	Belt.
Julius H. Isaacson .....	Benchland.
Robert Allen .....	Big Timber.
Billings Loan & Title Co. ....	Billings.
S. F. Tuttle .....	Boulder.
Jefferson D. Cox .....	Box Elder.
Yergey & Yergey .....	Bozeman.
Edgar B. Merrill .....	Bridger.
Frank P. Sherburne .....	Browning.
Slemons & Booth .....	Butte.
Melvine Rowe .....	Cascade.
Chouteau County Bank .....	Chester.
Louis V. Bogy .....	Chinook.
Jonathan E. Webb .....	Chouteau.
Oliver J. Wakefield .....	Clyde Park.
Martin Conlon .....	Columbia Falls.
Ryan & Withee .....	Conrad.
Robert J. Brennen .....	Columbus.
Isaac O. Slette .....	Culbertson.
Bank of Concord .....	Concord.
Anton Teterud .....	Cut Bank.
Eugene A. Steere .....	Dayton.
Goodwin T. Paul .....	Dillon.
John Oliver .....	Ekalaka.
Horace G. Pomeroy .....	Eureka.
John P. Meadors .....	Fairview.
John W. Schnitzler .....	Froid.
Lawrence Wakefield .....	Forsyth.
F. A. Flanagan .....	Fort Benton.
Ralph E. Reber .....	Fromberg.
Richard E. Johnson .....	Glasgow.
Miller & Jordan .....	Glendive.
B. P. McNair .....	Great Falls.
Shoudy & Gaylor .....	Hamilton.
George W. Vennum .....	Harlem.
C. C. Bronson .....	Havre.
H. B. Palmer & Co. ....	Helena.
L. A. O'Brien .....	Hinsdale.
Chas. M. Patterson .....	Hysham.

## Niagara Fire Insurance Company—(Continued).

Name.	Address.
I. D. Rognlien .....	Kalispell.
John S. Kelly .....	Kendall.
Laurel Real Estate, Loan & Investment Co. ....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
B. T. Krohne .....	Livingston.
Fred W. Hall .....	Malta.
Peder J. Ele .....	Medicine Lake.
Harry J. Thomas .....	Manhattan.
Chas. W. Greening .....	Melstone.
John B. Collins .....	Miles City.
Bromlee Bros. ....	Moccasin.
Mondak State Bank .....	Mondak.
Sivert E. Peterson .....	Moore.
M. Nieland Stockwell .....	Musselshell.
B. M. Harris .....	Park City.
Frank N. Huff .....	Plentywood.
Irwin R. Blaisdell .....	Plains.
Frank H. Nash .....	Polson.
James C. Gregory .....	Poplar.
Jack Bennett .....	Redstone.
L. O. Caswell .....	Red Lodge.
Albert Sutherland .....	Ronan.
Montana Land & Investment Co. ....	Roundup.
Addison K. Lusk .....	St. Ignatius.
Earl L. Wallace .....	Saco.
Wm. D. Southwick .....	Savage.
Richard S. Nutt .....	Sidney.
First State Bank .....	Shelby.
Hill & Folsom .....	Sheridan.
Newell B. Matthews .....	Stanford.
Hobart E. Dawson .....	Stockett.
Three Forks Land Co. ....	Three Forks.
John P. Kearns .....	Townsend.
Chas. H. Jennings .....	Whitefish.
Sarter & Wight .....	White Sulphur Springs.
W. A. Clark .....	Virginia City.

### North River Insurance Company.

95 William St., New York.

William E. Hutchins, President; Frederick H. Crum, Secretary.

Associated Underwriters, Gen. Agts., 374 Pine St., San Francisco.

#### Agents.

Name.	Address.
A. E. Riviere .....	Anaconda.
Montana Mortgage Company .....	Billings.
H. Clyde Nelson .....	Bozeman.
Kilmer & Ross .....	Butte.
W. B. Sands .....	Chinook.
Jos. J. Davey .....	Deer Lodge.
A. L. Stone .....	Dillon.
E. F. Meyerhoff .....	Forsyth.
Jesse E. Arnot .....	Glasgow.
Balensiefer Realty & Investment Co. ....	Helena.
John T. Laws .....	Helena.
M. J. Walsh Company .....	Livingston.
B. W. Brockway .....	Malta.
Wallace P. Smith .....	Missoula.

# Northwestern Fire & Marine Insurance Company.

117-129 South 5th St., Minneapolis, Minn.

Walter C. Leach, President; John H. Griffin, Secretary.

## Agents.

Name.	Address.
F. D. Morck .....	Antelope.
O. P. Waller .....	Antelope.
Yellowstone Investment Co. ....	Billings.
G. M. Safford .....	Buffalo.
Lawlor & Rowe .....	Butte.
State Bank of Belt .....	Belt.
Richard F. Smith .....	Baker.
William Powers .....	Bainville.
J. O. Berglin .....	Chester.
J. E. Ritchey .....	Conrad.
Frank N. Catlin .....	Culbertson.
F. H. Worden .....	Cut Bank.
L. J. Oustad .....	Coalbridge.
Robert E. O'Keefe .....	Chinook.
P. V. Lofgren .....	Dagmar.
George Sollid .....	Dutton.
F. M. Schaefer .....	Fairview.
Grover C. Schmidt .....	Fort Benton.
J. W. Schnitzler .....	Froid.
J. E. Arnot .....	Glasgow.
B. P. McNair .....	Great Falls.
James D. Walsh .....	Glendive.
E. C. Carruth .....	Havre.
W. J. Peterson .....	Hedgesville.
Standard Realty Co. ....	Helena.
L. O. O'Brien .....	Hinsdale.
J. C. Jackson .....	Homestead.
First State Bank .....	Hobson.
Robert N. Jones .....	Harlowton.
Thatcher-Torrence General Land & Investment Company .....	Hamilton.
H. L. Bills .....	Judith Gap.
Griffin & Stannard .....	Kalispell.
W. H. Roberts .....	Livingston.
F. W. Hall .....	Malta.
Pettitt & Gage .....	Missoula.
Mondak State Bank .....	Mondak.
Ryerson & Masek .....	Medicine Lake.
Scott & Morrow .....	Moore.
John Gibb .....	Miles City.
Cephas Inabnit .....	Manhattan.
N. L. Nelson .....	Plentywood.
Bickford Land & Loan Co. ....	Polson.
Traders State Bank .....	Poplar.
Fred J. White .....	Ronan.
William J. Wallin .....	Rosebud.
W. S. Southwick .....	Savage.
Farmers State Bank .....	Sidney.
Frank W. Meredith .....	Stanford.
Gustav Oie .....	Scobey.
C. E. Adams .....	Three Forks.
C. H. Kester .....	Valier.
Farmers State Bank .....	Victor.
First State Bank .....	Wibaux.
A. J. Just .....	Yates.

Northwestern National Insurance Company.  
 Wisconsin and Jackson Sts., Milwaukee, Wis.  
 Wilford M. Patton, President; Joseph Huebl, Secretary.  
**Agents.**

Name.	Address.
Fred M. Davidson	Anaconda.
C. F. Bush	Ballantine.
C. H. Morse	Belgrade.
John G. Ellingson	Big Timber.
Montana Mortgage Company	Billings.
H. Clyde Nelson Company	Bozeman.
G. A. Waterman	Broadview.
L. M. Schott	Butte.
Melvin Rowe	Cascade.
J. C. Duff	Chinook.
George H. Simpson	Columbus.
Ryan & Withee	Conrad.
K. O. Slette	Culbertson.
A. L. Michaels	Cut Bank.
Fred H. Hoss	Deer Lodge.
R. W. Boone	Dillon.
G. A. Morse	Drummond.
F. V. H. Collins	Forsyth.
M. W. Tobey	Fort Benton.
F. A. Stiers	Frenchtown.
Hubert C. Ramsey	Fromberg.
L. B. St. John	Gardiner.
Otto M. Christinson	Glasgow.
E. C. Leonard	Glendive.
Maurer & Kirschwing	Great Falls.
R. D. Miller	Hamilton.
E. A. Howell	Hardin.
Henry J. Meili	Havre.
Pioneer Realty Company	Helena.
O. L. Bishop	Helena.
Judith Basin Land Company	Hobson.
H. K. Cohen	Huntley.
Young & Young	Joliet.
W. L. Perry	Kalispell.
R. S. Fudge	Laurel.
F. J. Robinson	Lewistown.
M. J. Walsh Company	Livingston.
George K. Clarke	Manhattan.
N. P. Sorenson	Miles City.
Charles Ferguson	Missoula.
S. E. Peterson	Moore.
I. R. Blaisdell	Plains.
Sylvester C. Bibee	Polson.
Albert Budas & Co.	Red Lodge.
E. J. Crull	Roundup.
J. J. Cameron	Stevensville.
A. S. Ainsworth	Thompson Falls.
James M. Dolan	Three Forks.
Fred W. Schmitz	Townsend.
D. F. Riggs	Whitehall.
J. C. Kinney	Wibaux.



# Norwich Union Fire Insurance Society, Ltd.

Norwich, England.

J. Montgomery Hare, U. S. Mgr., 59 John St., New York.

J. L. Fuller, Mgr., San Francisco, California.

## Agents.

Name.	Address.
W. H. Mahoney	Anaconda.
O. P. Waller	Antelope.
W. R. Barber	Baker.
T. C. Garvey	Ballantine.
Louis Sponheim	Basin.
J. Harry Wright	Bear Creek.
J. O. Higham	Belfry.
State Bank of Belt, Inc.	Belt.
John G. Ellingson	Big Timber.
W. A. Combs	Billings.
S. F. Tuttle	Boulder.
W. B. Burket Co.	Bozeman.
B. T. Moore	Brady.
Jay Babcock	Bridger.
Geo. M. Leonard	Broadview.
Lawlor & Rowe	Butte.
Andrew Christensen	Chinook.
J. L. Fraser	Columbus.
R. M. Hattersley	Conrad.
Corvallis State Bank	Corvallis.
Jones & Van Denmark	Cut Bank.
Sever Thompson	Darby.
E. Lee Kelley	Deer Lodge.
Geo. A. Norman	Ethridge.
Geo. A. Horkan	Forsyth.
Thos. A. Cummings	Fort Benton.
John Brown	Froid.
Milk River Valley Bank	Glasgow.
B. P. McNair	Great Falls.
George A. Reese	Hamilton.
Ray M. Van Houten	Hardin.
Charles Kemp	Harlem.
W. A. Lynn	Harlowton.
E. C. Carruth	Havre.
L. C. Henry	Helena.
Arthur Ward	Helena.
D. L. Blankenship	Hinsdale.
J. R. Middleton	Hysham.
Claud E. Hudson	Joliet.
Griffin & Stannard	Katispell.
The Cook-Reynolds Co.	Lewistown.
Joseph Brooks	Livingston.
I. W. Choate	Manhattan.
A. J. Schmidt	Medicine Lake.
Elmer H. Pond	Mcrose.
John Gibb	Miles City.
Wheeldon-Rossi Co.	Missoula.
Scott & Morrow	Moore.
Frank Koester	Outlook.
M. D. Kelly	Piedmont.
Harry J. Morison	Plains.
Albert R. Chapman	Plentywood.
Frank Stone	Polson.
Traders State Bank	Poplar.
Frank P. Whicher	Red Lodge.
Mason & Sweet	Ronan.
C. H. Tyler	Roundup.
J. W. Stearns	Salesville.
W. F. Winklemann	Savage.
J. A. Loken	Sidney.
George P. Arnold	Stanford.
First State Bank	Stevensville.
Treasure State Realty Co.	Thompson Falls.
Montana Land & Live Stock Co.	Three Forks.
Tooley, Baxter & Tice	Twodot.
C. H. Kester	Valier.
A. P. Smerud	Whitefish.
Robert B. Chappell	Wibaux.
F. C. Owen	Hobson.
D. A. Sheehan	Lavina.
E. G. Farnsworth	Dillon.

### Orient Insurance Company.

20-22 Trinity St., Hartford, Conn.

Archibald G. McIlwaine, Jr., President; Henry W. Gray, Jr., Secretary.  
James Wyper, Mgr., 332 Pine St., San Francisco, Cal.

#### Agents.

Name.	Address.
Abbott & Ford .....	Anaconda.
Robert Allen .....	Big Timber.
E. B. Camp .....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
J. H. Curtis Company .....	Butte.
Goodwin Speed .....	Butte.
O. J. Wakefield .....	Clyde Park.
Gilman McKinnie .....	Chinook.
A. L. Jordan .....	Columbia Falls.
T. F. Shea .....	Deer Lodge.
L. J. Price .....	Dillon.
J. E. Arnot .....	Glasgow.
R. H. Watson .....	Glendive.
John A. Shaw .....	Gold Creek.
Harry M. Wood .....	Great Falls.
C. C. Perkins .....	Harlowton.
Daniel T. Goff .....	Hamilton.
Standard Realty Co. ....	Helena.
Bessette & Co. ....	Havre.
William Shaw .....	Helmville.
Carl B. Campbell .....	Jefferson Island.
Griffin & Stannard .....	Kalispell.
Arthur W. Stow .....	Laurel.
Jos. R. Weese .....	Lewistown.
Jas. W. Scott .....	Libby.
Frank Bender .....	Livingston.
John Gibb .....	Miles City.
William Dyson .....	Missoula.
Carbon Land & Abstract Co. ....	Red Lodge.
Harry J. Morison .....	Plains.
T. F. Archer .....	Roundup.
E. H. McDowell .....	Terry.
Geo. P. Arnold .....	Stanford.
Logan & Cochran .....	Stevensville.
C. E. Adams .....	Three Forks.
Anthony P. Fabrick .....	Bozeman.
A. A. Freseman .....	Geyser.

### Palatine Insurance Company, Limited.

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York.

E. T. Niebling, Mgr., 343 Sansome St., San Francisco, Cal.

#### Agents.

Name.	Address.
W. H. Mahoney .....	Anaconda.
O. N. Perry .....	Butte.
Lauzier-Wolcott Co. ....	Butte.
W. P. Matheson .....	Billings.
Alford Yergey .....	Bozeman.
Louis Sponheim .....	Basin.
Robert Allen .....	Big Timber.
Thos. F. Shea .....	Deer Lodge.
A. S. Johnson .....	Dillon.
Rosebud Abstract Co., Inc. ....	Forsyth.
William Binnie .....	Fallon.
Frery & Burlingame .....	Great Falls.
Jens Rivenes .....	Glendive.
Schroeder Bros. Co. ....	Helena.
Daniel T. Goff .....	Hamilton.
Griffin & Stannard .....	Kalispell.
T. M. Swindlehurst .....	Livingston.
H. A. Speed .....	Lewistown.
Security Abstract & Title Co. ....	Miles City.
O. B. S. Orr .....	Missoula.
E. L. Johnson .....	Plains.
Logan & Cochran .....	Stevensville.
E. H. Goodman .....	Townsend.
Alburn O. Hewett .....	Terry.
Wood & Hampton .....	White Sulphur Springs.
H. D. Fisher .....	Missoula.
F. I. Stoddard .....	Missoula.

**Pelican Insurance Company.**

100 William St., New York.

L. P. Bayard, President; A. D. Irving, Jr., Secretary.

W. Irving, Gen. Agt., 343 Sansome St., San Francisco, Cal.

**Agents.**

Name.	Address.
Siemons & Booth .....	Butte.
Helena & Eastern Investment Co. ....	Helena.
Wright Land & Investment Co. ....	Lewistown.
A. D. Baker .....	Roundup.
L. F. Rutherford .....	Great Falls.
Billings Development Co. ....	Billings.
Patt-Tuggle Co. ....	Miles City.
O. E. Myers Realty Co. ....	Bozeman.
Joseph Brooks .....	Livingston.
F. W. Merigold .....	Kalispell.

**Pennsylvania Fire Insurance Company.**

510 Walnut St., Philadelphia, Penn.

R. Dale Benson, President; W. Gardner Crowell, Secretary.

R. W. Osborn, Mgr., 201 Sansome St., San Francisco, Cal.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Louis Sponheim .....	Basin.
H. O. Kellogg .....	Big Timber.
Chas. F. Burton .....	Billings.
W. B. Burket Co. ....	Bozeman.
E. D. Elderkin .....	Butte.
Frank D. Oveson .....	Chinook.
P. H. Hawkins .....	Columbus.
R. M. Hattersley .....	Conrad.
Paul T. Harper .....	Culbertson.
E. W. Dennison .....	Chester.
E. Scharnikow .....	Deer Lodge.
A. L. Stone .....	Dillon.
Ellis Clayton .....	Eureka.
F. S. Squier .....	Forsyth.
Miller & Jordan .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
R. E. Johnson .....	Glasgow.
Chas. Kemp .....	Harlem.
Robert N. Jones .....	Harlowton.
E. C. Carruth .....	Havre.
P. F. Hosch .....	Helena.
W. C. Irwin .....	Hamilton.
E. E. Givens .....	Kalispell.
Timothy Miller .....	Libby.
Laurel Real Estate Loan & Investment Co. ....	Laurel.
Cook-Reynolds Co. ....	Lewistown.
M. Swindlehurst .....	Livingston.
J. B. Collins .....	Miles City.
Pettitt & Gage .....	Missoula.
Geo. D. Aune .....	Moore.
John A. Tressle .....	Malta.
W. A. Gregg .....	Polson.
Montana Land & Investment Co. ....	Roundup.
E. B. Provinse .....	Red Lodge.
Earl Wineman .....	Stanford.
A. O. Hewett .....	Terry.
E. H. Goodman .....	Townsend.
Wm. L. Bullock .....	Valler.
Geo. R. Allen .....	Virginia City.
T. J. Bushell .....	Wibaux.
Elmer L. Geddes .....	Whitefish.

People's National Fire Insurance Company.

Wilmington, Delaware.

Home Office Third and Walnut Sts., Philadelphia, Pa.

Louis S. Amonson, President; Henry T. Alley, Secretary.

W. A. Laidlaw, Mgr., 311-313 Nicollet Ave., Minneapolis, Minn.

Agents.

Name.	Address.
O. P. Waller .....	Antelope.
Wm. Powers .....	Bainville.
W. F. Arnot .....	Conrad.
Citizens State Bank .....	Culbertson.
First State Bank .....	Froid.
H. A. Jensen .....	Glendive.
L. F. Rutherford .....	Great Falls.
J. E. Arnot .....	Glasgow.
Henry J. Meili .....	Havre.
W. J. Minkiewicz .....	Hingham.
I. D. Rognlien .....	Kallispell.
W. H. Smead & Co. ....	Missoula.
B. W. Brockway .....	Malta.
Wm. Erickson .....	Plentywood.
Montana Land & Investment Co. ....	Roundup.
Frank Meredith .....	Stanford.
C. D. Kicher .....	Shelby.
First National Bank .....	Sidney.
W. F. Winkleman .....	Savage.
J. G. Schwarader .....	Valier.
Paul A. Fischer .....	Wibaux.
A. J. Just .....	Yates.
W. B. Sands .....	Chinook.
Geo. J. Wick .....	Chester.
F. H. Worden .....	Cut Bank.
E. S. Power .....	Medicine Lake.
J. H. Hines .....	Valier.
Gene McCarthy .....	Townsend.
Mondak State Bank .....	Mondak.
E. O. Hedrick .....	Moore.
C. E. Shoemaker & Co. ....	Lewistown.
Jos. Brooks .....	Livingston.
T. V. Rowe .....	Livingston.

Philadelphia Underwriters.

(Agency of the Fire Association of Philadelphia and the Insurance Company of North America.)

Philadelphia, Pa.

J. W. Cochran, Mgr., 29 So. LaSalle St., Chicago, Ill.

Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
C. C. Covington .....	Augusta.
State Bank of Big Fork .....	Big Fork.
Coleman & Campbell .....	Big Sandy.
Robert Allen .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Levi Fossum .....	Box Elder.
W. B. Burkett Co. ....	Bozeman.
Robert B. Drummond .....	Bridger.
I. T. Whistler .....	Browning.
Ovila Nadeau .....	Butte.
A. H. Stewart .....	Carter.
Wm. Chittick .....	Chester.
D. L. Blackstone .....	Chinook.
J. E. Webb .....	Chouteau.
P. Kelly .....	Conrad.
R. O. Lunke .....	Culbertson.
Charles N. Thomas .....	Cut Bank.
E. G. Farnsworth .....	Dillon.
Geo. Solld .....	Dutton.



## Philadelphia Underwriters—(Continued).

Name.	Address.
R. E. Johnson .....	Glasgow.
Miller & Jordan .....	Glendive.
Henry H. Stanley .....	Great Falls.
E. C. Carruth .....	Havre.
Schroeder Bros. Co. ....	Helena.
Percy B. Churchill .....	Helena.
Frank D. Stoop .....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
D. P. Boyle .....	Libby.
Livingston Land & Abstract Co. ....	Livingston.
Cepus Inabnit .....	Manhattan.
Security Abstract & Title Co. ....	Miles City.
W. H. Smead Co., Inc. ....	Missoula.
J. A. Trow .....	Polson.
Dana M. Easton .....	Poplar.
Albert Sutherland .....	Ronan.
Howard E. Washburn .....	Shelby.
Archle W. Harrigan .....	Stanford.
C. E. Adams .....	Three Forks.
Lynn Comfort .....	Twin Bridges.
W. A. Orgain Co. ....	Wibaux.
W. W. Brant .....	Valier.

### Phoenix Assurance Company, Limited. London, England.

L. P. Bayard and P. Beresford, Joint Mgrs., 100 William St., New York.  
W. Irving, Gen. Agt., 343 Sansome St., San Francisco, Cal.

### Agents.

Name.	Address.
Welcome & Peckover .....	Anaconda.
O. P. Waller .....	Antelope.
M. V. Conroy & Co. ....	Butte.
W. P. Matheson .....	Billings.
Alford Yervey .....	Bozeman.
Robert Allen .....	Big Timber.
Jay Babcock .....	Bridger.
Frank P. Sherburne .....	Browning.
O. A. Miller .....	Collins.
A. W. Ziebarth .....	Chinook.
R. O. Lunke .....	Culbertson.
J. E. Webb .....	Chouteau.
David J. Ryan .....	Conrad.
Edward Scharnikow .....	Deer Lodge.
E. G. Farnsworth .....	Dillon.
Oscar J. Wackerlin .....	Fort Benton.
Rosebud Abstract Co. ....	Forsyth.
Frary & Burlingame .....	Great Falls.
Oscar P. Roop .....	Glasgow.
A. T. Anderson .....	Harlowton.
O. G. Skylstead .....	Havre.
Johnston Bros. ....	Hamilton.
C. F. Ellis & Co. ....	Helena.
E. M. Smith .....	Huntley.
E. J. Boos .....	Hardin.
C. E. Hudson .....	Joliet.
Griffith-Booth Realty Co. ....	Kalispell.
Laurel Real Estate Loan & Investment Co. ....	Laurel.
Hilger Loan & Realty Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
C. E. Comer .....	Medicine Lake.
Scott & Morrow .....	Moore.
Mondak State Bank .....	Mondak.
McIntosh & Fisher .....	Missoula.
J. E. Farnum .....	Miles City.
James Wilson .....	Malta.
W. A. Gregg Co. ....	Polson.
E. B. Provinse .....	Red Lodge.
Wm. J. Jameson .....	Roundup.
James A. Johnson .....	Shelby.
Three Forks Land Co. ....	Three Forks.
C. H. Kester .....	Valier.
W. E. Inglehart .....	Poplar.
Harry J. Morison .....	Plains.



**The Phoenix Insurance Company.**  
783 Main St., Hartford, Connecticut.

D. W. C. Skilton, President; John B. Knox and Thomas C. Temple, Secretaries.

George H. Tyson, Gen. Agt., Sacramento and Leidesdorff Sts., San Francisco, Cal.

**Agents.**

Name.	Address.
Smith & Shewe .....	Butte.
Reynolds & McDowell .....	Butte.
Boyer Bros. ....	Billings.
John G. Ellingson .....	Big Timber.
O. E. Myers Realty Co. ....	Bozeman.
W. D. Bell, Jr. ....	Belgrade.
Citizens State Bank .....	Culbertson.
R. R. Price .....	Dillon.
Electric City Land Co. ....	Great Falls.
J. T. Laws .....	Helena.
James F. Torrence .....	Hamilton.
Frank D. Stoop .....	Kalispell.
Mathews & Downing .....	Lewistown.
F. Bender .....	Livingston.
O. B. S. Orr .....	Missoula.
Custer Commission Co. ....	Miles City.
Leonel E. Manning .....	Stevensville.
Jas. A. Johnson .....	Shelby.
F. E. McCall .....	Whitehall.
Welcome & Peckover .....	Anaconda.
John L. B. Mayer .....	Augusta.
A. T. Morgan .....	Butte.
W. H. Ralston .....	Billings.
Robert Allen .....	Big Timber.
W. B. Burket & Co. ....	Bozeman.
G. A. Westover .....	Columbus.
P. Kelly .....	Conrad.
I. O. Slette .....	Culbertson.
G. T. Paul .....	Dillon.
T. F. Shea .....	Deer Lodge.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
Jno. P. Meadors .....	Fairview.
L. C. Ulm .....	Fromberg.
Frary & Burlingame .....	Great Falls.
Miller & Jordan .....	Glendive.
S. J. Rundle .....	Glasgow.
J. W. Day .....	Huntley.
W. T. Tyler .....	Hamilton.
G. C. Simkins .....	Hedges.
Biggs Investment Co. ....	Helena.
J. W. Freeman .....	Harlowton.
Wm. Shaw .....	Helmville.
First State Bank .....	Hobson.
Griffin & Stannard .....	Kalispell.
Hilger Loan & Realty Co. ....	Lewistown.
T. M. Swindlehurst .....	Livingston.
Laurel Real Estate Loan & Investment Co. ....	Laurel.
Chas. W. Greening .....	Melstone.
Pettitt & Gage .....	Missoula.
Geo. D. Aune .....	Moore.
Security Title & Abstract Co. ....	Miles City.
C. Inabnit .....	Manhattan.
L. R. Blaisdell .....	Plains.
Traders State Bank of Poplar .....	Poplar.
Victor Aho .....	Red Lodge.
Montana Land & Investment Co. ....	Roundup.
G. W. Noffsinger .....	Somers.
E. O. Lewis .....	Stevensville.
First National Bank .....	Sidney.
Harry A. Vagg .....	Saco.
M. Mountjoy .....	Twin Bridges.
J. C. Kinney .....	Wibaux.

**Providence Washington Insurance Company.**

20 Market Square, Providence, Rhode Island.

J. B. Branch, President; A. G. Beals, Secretary.

J. F. D. Curtis, Mgr., 300 California St., San Francisco, Cal.

**Agents.**

Name.	Address.
John W. James	Anaconda.
Thomas F. Arnett	Belt.
J. A. Lowry & Co.	Big Timber.
B. G. Brockway	Billings.
Edgar B. Merrill	Bridger.
Lauzier-Wolcott Co.	Butte.
Mutual State Bank	Broadview.
Bailey Loan & Realty Co.	Butte.
J. O. Berglin	Chester.
O. J. Wakefield	Clyde Park.
George A. Westover	Columbus.
Mark S. Darling	Conrad.
Charles N. Thomas	Cut Bank.
Coulter & Hocking	Culbertson.
G. E. Whiteman	Dixon.
Albert S. Johnson	Dillon.
L. J. B. Chapman	Eureka.
John P. Meadors	Fairview.
G. L. Swan	Forsyth.
H. A. Sample	Glendive.
Sidney J. Rundle	Glasgow.
Jas. Irvin & Co.	Great Falls.
C. H. Burchard	Great Falls.
S. T. Johnson	Harlowton.
E. C. Carruth	Havre.
Leon M. Ellithorpe	Hingham.
H. B. Palmer & Co.	Helena.
L. A. O'Brien	Hinsdale.
Mutual State Bank	Hobson.
Joseph E. Prindle	Ismay.
Griffin & Stannard	Kalispell.
Laurel Real Estate, Loan & Investment Co.	Laurel.
Thos. M. Swindlehurst	Livingston.
Empire Land & Investment Co.	Lewistown.
Lincoln County Abstract Co.	Libby.
Fred E. Renshaw	Lavina.
J. B. Collins	Miles City.
Wheeldon-Rossi Co.	Missoula.
C. E. Comer	Medicine Lake.
O. T. Harrison	Plains.
A. Riba	Plentywood.
J. A. Trow	Polson.
Carbon Land & Abstract Co.	Red Lodge.
Montana Land & Investment Co.	Roundup.
Flathead Land Co., Inc.	Ronan.
H. E. Dawson	Stockett.
W. S. Southwick	Savage.
Howard E. Washburn	Shelby.
E. A. Kenoyer	Sidney.
Logan & Cochran	Stevensville.
C. H. Jennings	Whitefish.
T. J. Bushell	Wibaux.
Warland Lumber Co.	Warland.
Alford Yergey	Bozeman.

**Prussian National Insurance Company.**  
Stettin, Germany.

H. W. Letton, U. S. Mgr., 1437 Insurance Exchange, Chicago, Illinois.  
**Agents.**

Name.	Address.
A. E. Riviere .....	Anaconda.
H. C. Pound .....	Big Timber.
North Real Estate Investment Co. ....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
Alexander Williams .....	Bridger.
Hanson-MacPherson Co. ....	Butte.
John C. Duff .....	Chinook.
C. M. Parsons .....	Conrad.
Fred H. Hoss .....	Deer Lodge.
Lewis J. Price .....	Dillon.
F. V. H. Collins .....	Forsyth.
Jens Rivenes .....	Glendive.
J. M. Gaunt & Co. ....	Great Falls.
Russell D. Miller .....	Hamilton.
Edward J. Boos .....	Hardin.
J. J. Blair .....	Havre.
Sol Poznanski .....	Helena.
E. B. Knott .....	Kalispell.
Charles M. Kelly .....	Lewistown.
M. J. Walsh Co. ....	Livingston.
Wiebke & Co. ....	Miles City.
J. H. Veeder .....	Missoula.
James A. Trow .....	Polson.
Eugene B. Provinse .....	Red Lodge.
J. J. Cameron .....	Stevensville.

**Queen Insurance Company.**  
84 William St., New York.

Edward F. Beddall, President; Nevett S. Bartow, Secretary.  
Rolla V. Watt, Mgr., Pine & Sansome Sts., San Francisco, Cal:  
**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
J. Harry Wright .....	Bear Creek.
H. O. Kellogg .....	Big Timber.
Billings Loan & Title Co. ....	Billings.
S. F. Tuttle .....	Boulder.
O. E. Myers Realty Co. ....	Bozeman.
Morley & Thomas Co. ....	Butte.
Donald L. Blackstone .....	Chinook.
O. J. Wakefield .....	Clyde Park.
G. B. Iverson .....	Columbus.
Citizens State Bank .....	Culbertson.
T. F. Shea .....	Deer Lodge.
A. S. Johnson .....	Dillon.
Oscar J. Wackerlin .....	Fort Benton.
Rosebud County Realty Co. ....	Forsyth.
F. W. Stark .....	Fromberg.
R. E. Johnson .....	Glasgow.
Miller & Jordan .....	Glendive.
B. P. McNair .....	Great Falls.
Geo. A. Reese .....	Hamilton.
Ray M. Van Houton .....	Hardin.
J. V. Kelly .....	Harlowton.
Frank W. McCarthy .....	Havre.
Piatt & Heath Co. ....	Helena.
Griffin & Stannard .....	Kalispell.
Northwest Investment Co. ....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
M. J. Walsh Co. ....	Livingston.
J. A. Tressler .....	Malta.
Jos. E. Farnum .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
Scott & Morrow .....	Moore.
Sylvester C. Bibee .....	Polson.
F. H. Alden .....	Red Lodge.
Montana Land & Investment Co. ....	Roundup.
Logan & Cochran .....	Stevensville.
A. W. DeGroot .....	Three Forks.
John A. Matthews .....	Townsend.
L. A. Thompson .....	Twin Bridges.
G. G. Wheat .....	Virginia City.
Jordan Realty & Loan Co. ....	Wibaux.

Reliance Insurance Company.

429 Walnut St., Philadelphia, Pa.

Wm. Chubb, President; Chas. J. Wister, Secretary.

C. C. Kinney, Mgr., Merchants Exchange Bldg., San Francisco.

Agents.

Name.	Address.
W. D. Fenner .....	Butte.
Passmore & Co. ....	Butte.
Adolph M. Schulz .....	Billings.
O. E. Myers .....	Bozeman.
W. A. Knight .....	Floweree.
J. W. Agnew .....	Great Falls.
M. A. Strang Land Co. ....	Great Falls.
P. F. Hosch .....	Helena.
Jas. F. Torrence .....	Hamilton.
I. D. Rognlien .....	Kalispell.
Wright Land & Investment Co. ....	Lewistown.
Healy & Dooley .....	Livingston.
Fred D. Whisler .....	Missoula.
W. H. Smead Co. ....	Missoula.
F. G. Ball .....	Miles City.
J. L. M. Waggaman .....	Butte.

Rochester German Underwriters Agency.

(Agency of German American Insurance Company of New York.)

New York City, N. Y.

Albrecht Vogt, President; J. F. Camp, Secretary.

Geo. O. Hoadley, Mgr., 219 Sansome St., San Francisco, Cal.

Agents.

Name.	Address.
Frank M. Bell .....	Butte.
Elmer W. Denison .....	Chester.
W. M. Ball .....	Fort Benton.
B. T. Krohne .....	Livingston.
S. E. Peterson .....	Moore.
Pioneer Realty Company .....	Helena.
Flathead Title Company .....	Kalispell.
American Loan & Investment Co. ....	Lewistown.
Custer Commission Company .....	Miles City.
McIntosh & Fisher .....	Missoula.
Ronan Townsite Company .....	Ronan.
H. W. Brown .....	Cascade.
Pearl I. Smith .....	Dillon.
Treasure State Realty Company .....	Three Forks.
R. Lee Kelly .....	Deer Lodge.
Abbott & Ford .....	Anaconda.
W. W. Huntsberger .....	Great Falls.
George P. Arnold .....	Stanford.
J. A. Lowry & Company .....	Big Timber.
J. H. Hines .....	Valier.
Chas. E. Dunlop .....	Bozeman.
Walter H. Ralston .....	Billings.
Harry J. Thomas .....	Manhattan.
Frank Rachenberger .....	Saltese.

## Rocky Mountain Fire Insurance Company.

Great Falls, Montana.

Paris Gibson, President. Leo P. McMeel, Secretary.

### Agents.

Name.	Address.
J. W. Pratt	Butte.
C. E. Shoemaker & Co.	Lewistown.
C. E. Hudson	Joliet.
Robert B. Drummond	Bridger.
William Shaw	Helmville.
Wilson & Shea	Deer Lodge.
Frank A. Hazelbaker	Dillon.
J. B. Featherman	Drummond.
Walter W. Kroger	Phillipsburg.
Eugene McCarthy	Townsend.
J. P. Loss	Wisdom.
First State Bank	Hobson.
Traders State Bank	Poplar.
Chouteau Land & Loan Co.	Chouteau.
Chas. C. Willis	Plains.
Oscar A. Sedman	Polson.
P. M. Abbott	Three Forks.
A. W. Ziebarth	Chinook.
W. H. Peck	Garneil.
Otto M. Christinson	Glasgow.
W. R. Call	Cascade.
C. C. Covington	Augusta.
Mac D. Skinner	Simms.
Calbick & Perry	Kalispell.
Sarter & Wight	White Sulphur Springs.
J. V. Kelly	Harlowton.
A. E. Brunson	Conrad.
Pioneer Land Co.	Cut Bank.
F. P. Sherburne	Browning.
E. T. Rickard	Shelby.
E. L. Geddes	Whitefish.
C. W. Richards	Libby.
Treasure State Realty Co.	Thompson Falls.
Chas. Lindblad	Paradise.
A. C. Thomas	Dixon.
McIntosh & Fisher	Missoula.
E. W. Burke	St. Ignatius.
C. S. Wagner	Hamilton.
Kenneth G. Luke	Sweet Grass.
O. E. Meyers Realty Co.	Bozeman.
Fred Axtell	Belgrade.
William Witt	Columbus.
E. B. Provinse	Red Lodge.
E. P. Patten	Havre.
J. A. Hatch	Harlem.

## Royal Exchange Assurance.

London, England.

R. D. Harvey, U. S. Mgr., 92 William St., New York.

### Agents.

Name.	Address.
Wellcome & Peckover	Anaconda.
William A. Combs	Billings.
Davies Real Estate Co.	Billings.
William B. Burket Co.	Bozeman.
Lawlor & Rowe	Butte.
Benj. E. Berg	Columbus.
Mark S. Darling	Conrad.
Richard R. Price	Dillon.
Fred S. Squier	Forsyth.
Miller & Jordan	Glendive.
Lescher-Reckards Agency	Great Falls.
Stackhouse-Speer Agency	Great Falls.
William L. Goodman	Great Falls.
Standard Realty Co.	Helena.
R. M. Hawkins and Co.	Helena.
Griffin & Stannard	Kalispell.
Ole M. Wold	Laurel.
Edward Brassey	Lewistown.
Thos. M. Swindlehurst	Livingston.
John Gibb	Miles City.
McIntosh & Fisher	Missoula.
Eugene B. Provinse	Red Lodge.
Albert A. Morris	Roundup.
John P. Kearns	Townsend.



## Royal Insurance Company, Ltd.

Liverpool, England.

C. F. Shallcross, U. S. Mgr., 84 William St., New York.

Rolla V. Watt, Mgr., Pine & Sansome Sts., San Francisco, Cal.

### Agents.

Name.	Address.
Thomas, Witt & Co. ....	Absarokee.
Sullivan & Peterson ....	Anaconda.
R. F. Smith .....	Baker.
Louis Sponheim .....	Basin.
J. A. Lowry & Co. ....	Big Timber.
W. P. Matheson .....	Billings.
S. F. Tuttle .....	Boulder.
E. M. Gardner Co. ....	Bozeman.
R. H. Hough .....	Bridger.
Lawlor & Rowe .....	Butte.
H. W. Brown .....	Cascade.
Donald L. Blackstone ..	Chinook.
Martin Conlin .....	Columbia Falls.
G. B. Iverson .....	Columbus.
H. W. Conrad .....	Conrad.
Paul T. Harper .....	Culbertson.
E. Scharnikow .....	Deer Lodge.
Wm. Bernstein .....	Dillon.
F. S. Squier .....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
R. E. Johnson .....	Glasgow.
T. F. Hagan .....	Glendive.
A. E. Rogers .....	Great Falls.
James F. Torrence .....	Hamilton.
A. L. Mitchell .....	Hardin.
Geo. W. Vennum .....	Harlem.
L. D. Glenn .....	Harlowtown.
E. C. Carruth .....	Havre.
Biggs Investment Co. ....	Helena.
J. W. Day .....	Huntley.
E. E. Givens .....	Kalispell.
C. F. Brown .....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
T. M. Swindlehurst .....	Livingston.
Lincoln County Abstract Co. ....	Libby.
James Wilson .....	Malta.
H. J. Thomas .....	Manhattan.
J. B. Collins .....	Miles City.
Pettitt & Gage .....	Missoula.
M. W. Stockwell .....	Musselshell.
Mrs. Jennie W. Wileman .....	Philipsburg.
C. S. Robison .....	Plains.
Frank H. Nash .....	Polson.
Carbon Land & Abstract Co. ....	Red Lodge.
A. A. Morris .....	Roundup.
W. F. Winklemann .....	Savage.
R. W. Rossiter .....	Sheridan.
First National Bank of Sidney .....	Sidney.
E. O. Lewis .....	Stevensville.
George de la Motte .....	St. Ignatius.
First State Bank of Thompson Falls .....	Thompson.
Three Valleys State Bank .....	Three Forks.
E. H. Goodman .....	Townsend.
Lynn Comfort .....	Twin Bridges.
J. H. Hines .....	Valier.
H. E. Steffens .....	Virginia City.
Chas H. Jennings .....	Whitefish.
Wood & Hampton .....	White Sulphur Springs.
J. C. Kinney .....	Wibaux.

**St. Paul Fire & Marine Insurance Company.**  
 Fifth and Washington Sts., St. Paul, Minn.  
 F. R. Bigelow, President; A. W. Perry, Secretary.  
 Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.  
**Agents.**

Name.	Address.
Geo. W. Peterson	Anaconda.
Frank M. Bell	Butte.
E. J. Hines	Bozeman.
M. J. Cashel	Belmont.
G. M. Safford	Buffalo.
D. H. Holliday	Billings.
R. H. Wise	Billings.
F. V. DeClercq	Broadview.
J. A. Lowry & Co.	Big Timber.
R. F. Smith	Baker.
J. E. Kelly	Boulder.
Robert B. Drummond	Bridger.
William Powers	Bainville.
J. Harry Wright	Bear Creek.
J. P. Carberry	Blackfoot.
John P. Swee	Big Arm.
C. T. Hansen	Big Sandy.
A. W. Ziebarth	Chinook.
J. E. Webb	Chouteau.
O. J. Wakefield	Clyde Park.
L. D. Bates	Columbia Falls.
K. O. Slette	Culbertson.
R. L. Taft	Cut Bank.
H. W. Brown	Cascade.
E. W. Denison	Chester.
Mrs. Willard T. Boslev	Carter.
Harry F. Scott	Custer.
M. S. Darling	Conrad.
J. H. Hammen	Comanche.
Walter T. Gutz	Camas.
A. S. Johnson	Dillon.
Sever Thompson	Darby.
E. Scharnikow	Deer Lodge.
F. H. Federhen	Dupuyer.
M. Jacobs	East Helena.
Sewell Kingsgaard	Elliston.
Rosebud Abstract Co.	Forsyth.
H. L. Barlow	Fromberg.
J. W. Schnitzler	Froid.
F. M. Schaefer	Fairview.
Geo. R. Wilson	Fallon.
Williams-Hill Co.	Great Falls.
Montana Loan & Title Co.	Glendive.
R. E. Johnson	Glasgow.
R. M. Hawkins	Helena.
John B. Fritsch	Helena.
James F. Torrence	Hamilton.
L. A. O'Brien	Hinsdale.
L. V. Beaulieu	Havre.
Ray M. Van Houten	Hardin.
J. W. Freeman	Harlowton.
J. W. Bridge	Helmville.
W. J. Peterson	Hedgesville.
James S. Endslo	Hobson.
C. M. Patterson	Hysham.
F. N. Ruzicka	Hilger.
B. F. Kirkeby	Homestead.
E. R. Becwar	Hingham.
J. E. Prindle	Ismay.
J. W. Dolson	Ingomar.
J. L. Smith	Joliet.
G. S. Bills	Judith Gap.
I. D. Rognlien	Kallispell.
Cook-Reynolds Co.	Lewistown.
Edward Brassey	Lewistown.
T. M. Swindlehurst	Livingston.
C. D. Chalmers	Laurin.
William Jennison	Libby.
Northwest Investment Co.	Laurel.
A. C. Bayers	Lavina.
Pettitt & Gage	Missoula.
Jos. E. Farnum	Miles City.
Mondak State Bank	Mondak.
C. E. Quinby	Manhattan.
L. C. Edwards	Malta.
P. J. Ele	Medicine Lake.
Scott & Morrow	Moore.

**St. Paul Fire & Marine Insurance Company—(Continued).**

Name.	Address.
Samuel L. Hodges .....	Martinsdale.
L. V. Jackson .....	Moccasin.
Nashua Land Co. ....	Nashua.
Frank Koester .....	Outlook.
James A. Flint .....	Pony.
Farmers & Merchants State Bank .....	Plains.
A. Riba .....	Plentywood.
Sylvester C. Bibee .....	Polson.
Traders State Bank .....	Poplar.
Laury & Mattila .....	Red Lodge.
C. F. Richardson .....	Roundup.
Ronan State Bank .....	Ronan.
Henry Thien .....	Ryegate.
W. J. Wallin .....	Rosebud.
First National Bank .....	Sidney.
C. W. Nelson .....	Saco.
Mathias Kassel .....	Shelby.
W. F. Winklemann .....	Savage.
First State Bank of Stevensville .....	Stevensville.
F. Meredith .....	Stanford.
Myron Mountjoy .....	Twin Bridges.
Alburn O. Hewett .....	Terry.
R. M. O'Hearn .....	Toston.
First National Bank .....	Townsend.
A. D. Jones .....	Three Forks.
C. H. Kester .....	Valier.
J. C. Kinney .....	Wibaux.
Chas. H. Jennings .....	Whitefish.
Geo. Fowlie, Jr. ....	White Sulphur Springs.
John H. Burns .....	Wolf Creek.
Liquin-Williams Co. ....	Wilsall.
Chas. M. Hanson .....	Wolf Point.
A. J. Just .....	Yates.

**Security Insurance Company.**

49 Elm St., New Haven, Connecticut.

John W. Alling, President; Victor Roth, Secretary.

Edward E. Potter & Sons, Gen. Agts., 576 Sacramento St., San Francisco, Cal.

**Agents.**

Name.	Address.
North Real Estate Investment Co. ....	Billings.
Boleyer & Brown .....	Butte.
L. J. Price .....	Dillon.
Arthur Bland .....	Forsyth.
E. C. Leonard .....	Glendive.
Howard Stanley .....	Great Falls.
Henry J. Meili .....	Havre.
Pioneer Realty Co. ....	Helena.
Griffith-Booth Realty Co. ....	Kalispell.
Mathews & Downing .....	Lewistown.
M. J. Walsh .....	Livingston.
Wm. Dyson .....	Missoula.
E. B. Provinse .....	Red Lodge.
Jas. M. Dolan .....	Three Forks.

# Scottish Union & National Insurance Company.

Edinburgh, Scotland.

James H. Brewster, U. S. Mgr., 36 Pearl St., Hartford, Conn.

## Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Jesse L. Barstow .....	Baker.
Clayton H. Morse .....	Belgrade.
Thos. F. Arnett .....	Belt.
Robert Allen .....	Big Timber.
Wm. P. Matheson .....	Billings.
Wm. T. Cowan .....	Box Elder.
Yergey & Yergey .....	Bozeman.
Jos. A. Whetstone .....	Brady.
Edgar B. Merrill .....	Bridger.
Robert B. Drummond .....	Bridger.
Frank V. DeClercq .....	Broadview.
Bailey Loan & Realty Co. ....	Butte.
Jno. O. Berglin .....	Chester.
Jesse T. Morehead .....	Chinook.
A. A. Burrell & Co. ....	Chouteau.
Oliver J. Wakefield .....	Clyde Park.
George A. Westover .....	Columbus.
C. H. Sands .....	Concord.
Herbert W. Conrad .....	Conrad.
Citizens State Bank .....	Culbertson.
John W. Coburn .....	Cut Bank.
George Brawith .....	Dayton.
T. B. Knight .....	Denton.
Robert A. McBrayne .....	Dunkirk.
Horace G. Pomeroy .....	Eureka.
Fred S. Squier .....	Forsyth.
Marshall W. Tobey .....	Fort Benton.
J. W. Schnitzler .....	Froid.
Linn C. Ulm .....	Fromberg.
Walter W. Thorne .....	Galata.
Henry F. Schwartz .....	Gildford.
Sidney J. Rundle .....	Glasgow.
Chas. A. Banker .....	Glendive.
W. W. Huntsberger .....	Great Falls.
Lescher-Reckards Agency .....	Great Falls.
Jas. F. Torrence .....	Hamilton.
Lewis D. Glenn .....	Harlowton.
Albert L. Ritt .....	Havre.
Harry H. Pigott .....	Helena.
Wm. J. Minkiewitz .....	Hingham.
Edwin M. Smith .....	Huntley.
Jos. E. Prindle .....	Ismay.
Claude E. Hudson .....	Joliet.
Griffin & Stannard .....	Kalispell.
R. S. Fudge .....	Laurel.
Lorum H. Box .....	Lavina.
Cook-Reynolds Co. ....	Lewistown.
Bruce A. Cumming .....	Lewistown.
William Jennison .....	Libby.
M. J. Walsh Co. ....	Livingston.
B. W. Brockway .....	Malta.
Casper L. Gayle .....	Manhattan.
Security State Bank Agency .....	Medicine Lake.
Joseph E. Farnum .....	Miles City.
Pettitt & Gage .....	Missoula.
Henry Matthew .....	Missoula.
John A. Wilson .....	Moore.
Harry J. Morison .....	Plains.
Jacob J. Gunther .....	Plentywood.
Sylvester C. Bibee .....	Polson.
H. E. Rickard .....	Poplar.
E. B. Provinse .....	Red Lodge.
Daniel D. Hull .....	Ronan.
Wm. J. Wallin .....	Rosebud.
Albert A. Morris .....	Roundup.
Alfred J. Johnson .....	Ryegate.
Herbert H. Hoar .....	Savage.
Wm. M. Black .....	Shelby.
Raymond M. Rossiter .....	Sheridan.
Walter I. Peterson .....	Spion Kop.
Logan & Cochran .....	Stevensville.
Wm. F. Garry .....	Sweet Grass.
First State Bank of Thompson Falls .....	Thompson Falls.
Arie W. DeGroot .....	Three Forks.
Gilbert G. Wheat .....	Virginia City.
Chas. H. Jennings .....	Whitefish.
Geo. Fowlie, Jr. ....	White Sulphur Springs.
Thos. J. Bushell .....	Wibaux.
Berthold & Smith .....	Worden.
E. G. Farnsworth .....	Dillon.
J. I. Donald .....	Hedgenville.

# Springfield Fire & Marine Insurance Company.

195 State St., Springfield, Mass.

A. W. Damon, President; W. J. Mackay, Secretary.

Geo. W. Dornin, Mgr., California and Montgomery Sts., San Francisco, Cal.

## Agents.

Name.	Address.
P. H. Hawkins	Absarokee.
Wellcome & Peckover	Anaconda.
Augusta State Bank	Augusta.
C. T. Garvey	Ballantine.
H. O. Kellogg	Big Timber.
Yellowstone Investment Co.	Billings.
S. F. Tuttle	Boulder.
E. M. Gardner Co.	Bozeman.
Passmore & Co.	Butte.
J. H. Isaacson	Benchland.
J. L. Barstow	Baker.
Bakewell & Palmer	Bainville.
F. P. Sherburne	Browning.
H. W. Brown	Cascade.
Chouteau County Bank	Chester.
D. L. Blackstone	Chinook.
J. E. Webb	Chouteau.
P. Kelly	Conrad.
Frank M. Catlin	Culbertson.
R. L. Taft	Cut Bank.
C. H. Sands	Concord.
B. E. Berg	Columbus.
Edward Scharnikow	Deer Lodge.
Goodwin T. Paul	Dillon.
G. A. Morse	Drummond.
Max Jacobs	East Helena.
H. G. Pomeroy	Eureka.
Rosebud Abstract Co.	Forsyth.
Oscar J. Wackerlin	Fort Benton.
L. C. Ulm	Fromberg.
A. N. Foss	Galata.
R. E. Johnson	Glasgow.
R. H. Watson	Glendive.
Alfred E. Rogers	Great Falls.
A. A. Freeseaman, Jr.	Geyser.
Johnston Bros.	Hamilton.
J. A. Hatch	Harlem.
J. Wheeler Freeman	Harlowton.
E. C. Carruth	Havre.
Piatt & Heath Co.	Helena.
J. E. Prindle	Ismay.
C. E. Hudson	Joliet.
G. S. Bills	Judith Gap.
E. E. Givens	Kalispell.
Griffin & Stannard	Kalispell.
Laurel Real Estate, Loan & Investment Co.	Laurel.
Hilger Loan & Realty Co.	Lewistown.
Lincoln County Abstract Co.	Libby.
Frank Bender	Livingston.
Lyman Barnes	Malta.
Geo. K. Clarke	Manhattan.
Calvin Investment Co.	Miles City.
Pettitt & Gage	Missoula.
Geo. D. Aune	Moore.
W. M. Stockwell	Musselshell.
V. P. Lofgren	Medicine Lake.
J. R. Murphy	Nashua.
Frank Koester	Outlook.
First State Bank of Hobson	Philbrook.
F. D. Sayrs	Phillipsburg.
E. L. Johnson	Plains.
N. L. Nelson	Plentywood.
Sylvester C. Bibee	Polson.
C. C. Conser	Plevna.
W. L. Campbell	Red Lodge.
Montana Land & Investment Co.	Roundup.
Frank K. Carothers	Ryegate.
Edwin T. Riemer	Saco.
E. A. Kenoyer	Sidney.
Frank Meredith	Stanford.
First State Bank	Stevensville.
Elmer E. Crawford	Shawmut.
F. T. Rickard	Shelby.
A. S. Ainsworth	Thompson.
L. F. Hare	Three Forks.



Springfield Fire & Marine Insurance Company—(Continued).

Name.	Address.
John A. Matthews .....	Townsend.
C. H. Kester .....	Valier.
C. H. Jennings .....	Whitefish.
William P. Green .....	Whitehall.
Blessing & Fowle .....	White Sulphur Springs.
W. A. Orgain .....	Wibaux.
H. L. Shand .....	Windham.
A. J. Just .....	Yates.

Standard Fire Insurance Company.

Hartford, Connecticut.

M. L. Hewes, President; H. B. Anthony, Secretary.

C. C. Kinney, Mgr., Merchants Exchange Bldg., San Francisco, Cal.

Agents.

Name.	Address.
Lauzier-Wolcott Co. ....	Butte.
Sears & Dawes .....	Bozeman.
W. A. Seaman .....	Billings.
J. H. Corcoran .....	Great Falls.
Wm. T. Brady .....	Great Falls.
Daniel T. Goff .....	Hamilton.
John T. Laws .....	Helena.
Howard Sanford .....	Kalispell.
David Ross .....	Kalispell.
Jos. Brooks .....	Livingston.
Central Montana Land Co. ....	Lewistown.
Daniel H. Ross .....	Missoula.
S. W. Kelsey .....	Miles City.
J. L. M. Waggaman .....	Butte.

State Assurance Company.

Liverpool, England.

James H. Brewster, U. S. Mgr., 36 Pearl St., Hartford, Conn.

Agents.

Name.	Address.
B. C. Brockway & Co. ....	Billings.
Edward F. Hanley .....	Bozeman.
J. H. Curtis Company .....	Butte.
W. W. Huntsberger .....	Great Falls.
Standard Realty Co. ....	Helena.
David Ross .....	Kalispell.
Erwin R. Judd .....	Lewistown.
J. E. Farnum .....	Miles City.
Dan H. Ross .....	Missoula.

**Sun Insurance Office.**  
London, England.

J. J. Guile, U. S. Mgr., 54 Pine Street, New York.

Wayman & Henry, Gen. Agts., Sansome & Sacramento Sts., San Francisco, Cal.

**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
W. P. Matheson .....	Billings.
W. B. Burket Co. ....	Bozeman.
Robert B. Drummond .....	Bridger.
Slemons & Booth .....	Butte.
E. W. Denison .....	Chester.
L. N. Beaulieu .....	Chinook.
O. J. Wakefield .....	Clyde Park.
Patrick Kelly .....	Conrad.
Paul T. Harper .....	Culbertson.
R. L. Taft .....	Cut Bank.
John Sizoo .....	Deer Lodge.
A. S. Johnson .....	Dillon.
G. E. Whiteman .....	Dixon.
P. C. Aller .....	Drummond.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
M. W. Tobey .....	Fort Benton.
R. E. Johnson .....	Glasgow.
C. H. Campbell & Son. ....	Great Falls.
Johnston Bros. ....	Hamilton.
O. G. Skylstead .....	Havre.
T. B. Miller .....	Helena.
First State Bank of Hobson .....	Hobson.
Sam L. Wallace .....	Kalispell.
Central Montana Land Co. ....	Lewistown.
T. M. Swindlehurst .....	Livingston.
Lyman Barnes .....	Malta.
H. J. Thomas .....	Manhattan.
P. J. Eie .....	Medicine Lake.
J. B. Collins .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
Scott & Morrow .....	Moore.
H. S. Hanson .....	Polson.
Montana Land & Investment Co. ....	Roundup.
W. F. Winkelman .....	Savage.
E. A. Kenoyer .....	Sidney.
N. B. Matthews .....	Stanford.
First State Bank .....	Stevensville.
Treasure State Realty Co. ....	Thompson.
Three Valleys State Bank .....	Three Forks.
J. P. Kearns .....	Townsend.
First National Bank of Whitefish .....	Whitefish.

**Sun Underwriters.**

(Agency of the Sun Insurance Office, London, England.)

Messrs. Wayman & Henry, Gen. Agts., Sansome and Sacramento Sts., San Francisco, Cal.

**Agents.**

Name.	Address.
Reynolds & McDowell Co. ....	Butte.
Empire Land & Investment Co. ....	Lewistown.
F. C. King .....	Kalispell.
Fayette Harrington .....	Missoula.
W. H. Roberts .....	Livingston.

**Svea Insurance Company.**  
Gothenburg, Sweden.

M. L. Duncan, U. S. Mgr., 100 William St., New York.  
Edw. Brown & Sons, Mgrs., 202-204 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
C. C. Covington .....	Augusta.
S. J. Kinsey .....	Belgrade.
Robert Allen .....	Big Timber.
W. H. Ralston .....	Billings.
O. E. Myers Realty Co. ....	Bozeman.
F. P. Sherburne .....	Browning.
Edwin D. Elderkin .....	Butte.
W. R. Call .....	Cascade.
E. W. Denison .....	Chester.
Donald L. Blackstone .....	Chinook.
Martin Conlin .....	Columbia Falls.
W. E. Arnot .....	Conrad.
Paul T. Harper .....	Culbertson.
J. E. Webb .....	Chouteau.
John Aloysius Shaw .....	Deer Lodge.
James B. Featherman .....	Drummond.
H. G. Pomeroy .....	Eureka.
Oscar J. Wackerlin .....	Fort Benton.
Jens Rivenes .....	Glendive.
Henry H. Stanley .....	Great Falls.
Richard E. Johnson .....	Glasgow.
Robert N. Jones .....	Harlowton.
Charles A. Rose .....	Havre.
Pioneer Realty Company .....	Helena.
William Shaw .....	Helmville.
James F. Torrence .....	Hamilton.
Frank D. Stoop .....	Kalispell.
E. A. Foster .....	Lewistown.
Chester A. Adams .....	Libby.
T. M. Swindlehurst .....	Livingston.
Wheeldon-Rossi Co. ....	Missoula.
John Blatchford Collins .....	Miles City.
Willis and Willis .....	Plains.
Bertram M. Harris .....	Park City.
W. A. Gregg .....	Polson.
Fred H. Alden .....	Red Lodge.
E. A. J. Jesse .....	Roundup.
Farmers State Bank .....	Sidney.
J. B. Parnall .....	Stevensville.
J. R. Westfall .....	Three Forks.
Treasure State Realty Co. ....	Thompson Falls.
Charles E. Miller .....	Wisdom.
Charles Henry Jennings .....	Whitefish.

**Teutonia Insurance Company.**

217 Camp St., New Orleans, La.

Albert P. Noll, President; Frank Langbehn, Secretary.

H. R. Mann & Co., Gen. Agts., 339-341 Sansome St., San Francisco, Cal.

**Agents.**

Name.	Address.
E. B. Camp .....	Billings.
Lawlor & Rowe .....	Butte.
Bennett & Pierse .....	Great Falls.
P. F. Hosch .....	Helena.
I. D. Rognlien .....	Kalispell.
Empire Land & Investment Co. ....	Lewistown.
Wm. Dyson .....	Missoula.

**Union Assurance Society, Limited.**

London, England.

A. H. Wray, U. S. Mgr., 55 John Street, New York.

Catton, Bell & Co., Mgrs., 454 California St., San Francisco.

**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
Bakewell & Palmer .....	Bainville.
Robert Allen .....	Big Timber.
Fred H. Foster .....	Billings.
Philip Dodson .....	Bozeman.
Slemmons & Booth .....	Butte.
Albert W. Ziebarth .....	Chinook.
George H. Simpson .....	Columbus.
J. E. Ritchey .....	Conrad.
Harris & Co. ....	Dayton.
Edward Scharnikow .....	Deer Lodge.
Richard R. Price .....	Dillon.
Horace G. Pomeroy .....	Eureka.
J. W. Schnitzler .....	Froid.
Freseman & Moody Farm Loan Co. ....	Geyser.
G. E. Spainhoward .....	Glendive.
O. F. Wadsworth, Jr. ....	Great Falls.
George A. Reese .....	Hamilton.
W. J. Peterson .....	Hedgesville.
H. B. Palmer & Co., Inc. ....	Helena.
Hallie L. Bills .....	Judith Gap.
Griffith Booth Realty Co. ....	Kalispell.
Laurel Real Estate Loan & Investment Co. ....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
Lincoln County Abstract Co. ....	Libby.
T. M. Swindlehurst .....	Livingston.
I. W. Choate .....	Manhattan.
P. J. Eie .....	Medicine Lake.
J. B. Collins .....	Miles City.
Wheeldon-Rossi Co. ....	Missoula.
George D. Aune .....	Moore.
W. A. Gregg .....	Polson.
C. E. Proctor .....	Proctor.
J. D. Larson .....	Ronan.
William J. Jameson .....	Roundup.
Addison K. Lusk .....	St. Ignatius.
Charles H. Jennings .....	Whitefish.
First State Bank .....	Stevensville.
Kenneth G. Luke .....	Sweet Grass.
J. J. Blair .....	Havre.
D. L. Blankenship .....	Hinsdale.
Elmer H. Pond .....	Melrose.
W. W. Brandt .....	Valier.
Reginald J. Luke .....	Joplin.
Collett Bros. ....	Bozeman.

**Western Assurance Company.**

22 Wellington St. East, Toronto, Canada.

W. B. Meikle, Gen. Mgr., C. C. Foster, Secretary.

H. T. Lamey, Mgr., Denver, Colorado.

**Agents.**

Name.	Address.
Robert Allen .....	Big Timber.
A. T. Morgan .....	Butte.
Edgar B. Camp .....	Billings.
Gallatin Land & Investment Co. ....	Bozeman.
R. H. Wright & Co. ....	Great Falls.
H. B. Palmer & Co. (Inc.) ....	Helena.
Griffin & Stannard .....	Kalispell.
F. E. Wright .....	Lewistown.
Pettitt & Gage .....	Missoula.

## Westchester Fire Insurance Company.

100 William St., New York.

Geo. R. Crawford, President; Otto E. Schaefer, Secretary.

MacDonald & Miles, Gen. Agts., 340 California St., San Francisco.

### Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Frank Polutnik .....	Belt.
Robert Allen .....	Big Timber.
Edgar B. Camp .....	Billings.
J. E. Kelly .....	Boulder.
W. B. Burket Co. ....	Bozeman.
R. B. Drummond .....	Bridger.
John H. Curtis .....	Butte.
W. L. Hugo .....	Butte.
M. A. Berger .....	Butte.
E. W. Denison .....	Chester.
J. T. Morehead .....	Chinook.
O. J. Wakefield .....	Clyde Park.
Frank W. Hurd .....	Columbus.
W. E. Arnot .....	Conrad.
R. L. Taft .....	Cut Bank.
Jos. J. Davey .....	Deer Lodge.
E. D. White .....	Dillon.
P. C. Aller .....	Drummond.
H. G. Pomeroy .....	Eureka.
Rosebud Abstract Co. ....	Forsyth.
Sidney J. Rundle .....	Glasgow.
C. H. Campbell & Son .....	Great Falls.
Daniel T. Goff .....	Hamilton.
Norman O. Husband .....	Harlowton.
T. B. Miller .....	Helena.
First State Bank .....	Hobson.
Frank D. Stoop .....	Kalispell.
R. S. Fudge .....	Laurel.
Central Montana Land Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
C. W. Greening .....	Melstone.
Calvin Investment Co. ....	Miles City.
William Dyson .....	Missoula.
John A. Wilson .....	Moore.
B. M. Harris .....	Park City.
Willis & Willis .....	Plains.
Frank Stone .....	Polson.
W. H. Close .....	Red Lodge.
H. D. Smart .....	Stevensville.
J. R. Westfall .....	Three Forks.
First National Bank .....	Townsend.
Elmer L. Geddes .....	Whitefish.
D. F. Riggs .....	Whitehall.
Hill County Land Co. ....	Havre.
C. E. Shoemaker & Co. ....	Lewistown.
Moyle & Tucker .....	Butte.



**Williamsburg City Fire Insurance Company.**

95 William St., New York.

Geo. R. Branson, President; David J. Burtis, Secretary.

Associated Underwriters, Inc., Mgrs., 374 Pine St., San Francisco, Cal.

**Agents.**

Name.	Address.
Fred H. Foster .....	Billings.
L. M. Schott .....	Butte.
H. Lee Kelley .....	Deer Lodge.
Sol Poznanski .....	Helena.
C. M. Kelly .....	Lewistown.
A. K. Anderson .....	Missoula.

**Yorkshire Insurance Company, Ltd.**

York, England.

Frank & Du Bois, U. S. Mgrs., 47 William St. New York.

McClure Kelly, Mgr., 362 Pine St., San Francisco, Cal.

**Agents.**

Name.	Address.
Sexton-Lloyd Company .....	Great Falls.



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## List of Life Insurance Companies.

STOCK, MUTUAL AND ASSESSMENT, GIVING NAMES AND ADDRESSES OF OFFICERS AND MANAGERS, AND A LIST OF THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT SAID COMPANIES IN THE STATE OF MONTANA FOR THE YEAR ENDING MARCH 31, 1914.

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**Aegis Life Insurance Company.**  
1536 Welton St., Denver, Colorado.  
E. W. Williams, President; John F. Vivian, Secretary.

**Agents.**

Name.	Address.
H. C. Henry .....	Red Lodge.

**Aetna Life Insurance Company.**  
650 Main Street, Hartford, Conn.  
M. G. Bulkeley, President; C. E. Gilbert, Secretary.

**Agents.**

Name.	Address.
Henry A. Wheeldon .....	Missoula.
E. A. Foster .....	Lewistown.
L. A. King .....	Butte.
Lauzier-Wolcott Co. ....	Butte.
Wadsworth & Raban .....	Great Falls.
William Binnie .....	Fallon.
Abbott & Ford .....	Anaconda.
Billings Loan & Title Co. ....	Billings.

**American Bankers Insurance Company.**  
43-45 E. Ohio St., Chicago, Ill.  
Ernest W. Spicer, President; James P. Whedon, Secretary.

**Agents.**

Name.	Address.
R. B. Chappell .....	Wibaux.
H. E. Meisenbach .....	Sidney.
R. F. Tuggle .....	Miles City.

**Amicable Life Insurance Company.**  
Waco, Texas.  
Artemas R. Roberts, President; A. R. Wilson, Secretary.

**Agents.**

Name.	Address.
A. G. Smith .....	Helena.

**Bankers Life Company.**

Sixth and Locust Sts., Des Moines, Iowa.

E. E. Clark, President; H. S. Nollen, Secretary.

**Agents.**

Name.	Address.
J. H. Baker .....	Bozeman.
J. V. Clark .....	Missoula.
M. A. Fulmor .....	Anaconda.
F. E. Hanly .....	Billings.
A. C. Larson .....	Havre.
Leonard Larson .....	Missoula.
Allan MacKenzie .....	Great Falls.
Nesbit Rochester .....	Butte.

**The Bankers Reserve Life Company.**

Fifteenth and Farnam Sts., Omaha, Neb.

Bascom H. Robison, President; Ray C. Wagner, Secretary.

**Agents.**

Name.	Address.
Joseph Brooks .....	Livingston.
Joshua Holland .....	Kalispell.
Albert J. Osweiler .....	Lewistown.

**Central Life Assurance Society of the United States.**

Flynn Bldg., Des Moines, Iowa.

George B. Peak, President; H. G. Everett, Secretary.

W. I. Fraser, State Mgr., Missoula, Montana.

**Agents.**

Name.	Address.
Ira L. Jackson .....	Terry.
Cuthbert Peat .....	Missoula.
Lawrence J. Anderson .....	Lewistown.
William I. Fraser .....	Missoula.
H. K. Rouzer .....	Missoula.
William C. Ryan .....	Bozeman.
D. H. Near .....	Thompson Falls.
Alexander Beach .....	Hamilton.
Herbert W. Post .....	Billings.
William N. Tibbs .....	Virginia City.
Thomas S. Leland .....	Glendive.
J. W. Roberts .....	Great Falls.
Albert H. Wyman .....	Baker.
Charles N. Davies .....	Piedmont.



**Continental Life Insurance and Investment Company.**

McCormick Building, Salt Lake City, Utah.

F. J. Hagenbarth, President; N. G. Stringham, Secretary.

**Agents.**

Name.	Address.
Charles E. Snyder .....	Laurel.
L. O. Ling .....	Billings.
Edmond Ladendorff .....	Butte.
C. E. Emmett .....	Fromberg.
Arthur O. Nelson .....	Fromberg.

**Equitable Life Assurance Society of the United States.**

165 Broadway, New York.

Wm. A. Day, President; William Alexander, Secretary.

Rickards & Ellis, Mgrs., Helena, Montana.

**Agents.**

Name.	Address.
Uhland Boyer .....	Billings.
Richard Brimacombe .....	Butte.
George H. Casavay .....	Great Falls.
W. Leroy Campbell .....	Red Lodge.
George B. Conway .....	Helena.
M. S. Darling .....	Conrad.
Wyman Ellis .....	Helena.
Wm. D. Fenner .....	Butte.
Raymond K. Griffeth .....	Helena.
Allan Pierse .....	Great Falls.
Gustavus A. Schanze .....	Helena.
Arthur W. Simon .....	Kalispell.
Frank B. Wilcox .....	Great Falls.

**The Fidelity Mutual Life Insurance Company.**

112-116 Broad St., Philadelphia, Penn.

L. G. Fouse, President; Chas. G. Hodge, Secretary.

**Agents.**

Name.	Address.
Charles M. Holm .....	Hingham.

**The Germania Life Insurance Company.**

50 Union Square, New York.

Cornelius Doremus, President; Carl Heye, Secretary.

F. B. Linderman, State Agent, Helena, Montana.

**Agents.**

Name.	Address.
F. B. Linderman .....	Helena.
Samuel N. Nicholson .....	Helena.
Samuel L. Pratt .....	Lewistown.
Frank M. Schaefer .....	Fairview.

**Guarantee Fund Life Association.**

Brandeis Building, Omaha, Neb.

J. C. Buffington, President; F. W. Tillerington, Secretary.

**Agents.**

Name.	Address.
H. W. Lawrence .....	Miles City.
L. P. Benedict .....	Butte.
W. G. Schneider .....	Saco.

**Manhattan Life Insurance Company.**

64-70 Broadway, New York City.

Morris W. Torrey, President; Melvin De Mott, Secretary.

**Agents.**

Name.	Address.
Charles E. Meagher .....	Butte.
Louis A. Lieneman .....	Butte.
E. J. Hanley .....	Butte.
P. M. Sullivan .....	Butte.
John R. Moyle .....	Butte.
Charles R. Wraith .....	Anaconda.

**Merchants Life Association.**

Main & Jefferson Sts., Burlington, Iowa.

John J. Seerley, President; F. J. Kuhlemeier, Secretary.

**Agents.**

Name.	Address.
Henry S. Young .....	Butte.
F. A. Gilbert .....	Butte.
C. A. Marcus .....	Laurel.

**Metropolitan Life Insurance Company.**

1 Madison Ave., New York City.

John R. Hegeman, President; James S. Roberts, Secretary.

Marcus W. Pander, Supt., Butte District, Butte, Mont.

**Agents.**

Name.	Address.
Marcus W. Pander .....	Butte.
Robert O. Middleton .....	Butte.
Clement H. Wilson .....	Butte.
William H. Jenkin .....	Butte.
Joseph Cooney .....	Butte.
Ernest W. Plumb .....	Butte.
Chester B. Lippitt .....	Butte.
John J. Fitzgerald .....	Butte.
Erle W. Scott .....	Butte.
Bernard Israel .....	Butte.
Patrick F. Murphy .....	Butte.
Evan Jones .....	Great Falls.
Benj. H. Evans .....	Great Falls.
John Pearce .....	Missoula.
George Tippet .....	Anaconda.
Edward L. Wall .....	Helena.
Oliver H. Meyers .....	Helena.

**Missouri State Life Insurance Company.**

Chemical Bldg., St. Louis, Missouri.

Edmund P. Nelson, President; Harry V. Donnelly Ass't Sec'y.

Jas. M. Rhoades, Gen. Agt., Missoula, Mont.

**Agents.**

Name.	Address.
L. D. Howard .....	Missoula.
James M. Rhoades .....	Missoula.

**Montana Life Insurance Company.**

Helena, Montana.

W. G. Conrad, President; J. M. Miller, Secretary.

H. R. Cunningham, Vice President and Mgr., Helena, Mont.

**Agents.**

Name.	Address.
Alex Beach .....	Hamilton.
Bradley & Abbey .....	Gilman.
E. E. Brown .....	Bridger.
Paul A. Burhans .....	Roundup.
A. C. Bayers .....	Lavina.
A. J. Chartler .....	Bainville.
H. R. Cunningham .....	Helena.
Baker & Edwards .....	Helena.
Sampson & Evans .....	Billings.
E. P. Fischer .....	Kalispell.
O. M. Fredell .....	Lewistown.
Geo. F. Gould .....	Bozeman.
Geo. M. Gutch .....	Baker.
Handel Brothers .....	Musselshell.
T. W. Hayes .....	Butte.
Hobbs & Hobbs .....	Lewistown.
W. A. Hocking .....	Culbertson.
H. D. Huff .....	Helena.
A. C. Johnson, Jr. ....	Helena.
F. T. Johnson .....	Helena.
J. M. Miller .....	Helena.
J. N. Osborne .....	Moore.
E. E. Parker .....	Radersburg.
Cuthbert Peat .....	Missoula.
James W. Pospisil .....	Moore.
Robert L. Ross .....	Melstone.
I. E. Schneider .....	Roundup.
C. D. Sloan .....	Helena.
N. J. Tiedens .....	Helena.
J. A. Underwood .....	Billings.
A. P. Vance .....	Billings.
A. P. Welch .....	Great Falls.
F. A. Hazelbaker .....	Dillon.
E. L. Gross .....	Helena.
Wright Land & Investment Co. ....	Lewistown.
Charles W. Morton .....	Lewistown.
E. D. Harnden .....	Belt.
A. J. Lochrie .....	Deer Lodge.
M. L. Higgins .....	Helena.
Henry E. Yockey .....	Helena.
Edw. W. Funk .....	Helena.

**Mutual Benefit Life Insurance Company.**

750 Broad St., Newark, N. J.

Frederick Frelinghuysen, President; J. Wm. Johnson, Secretary.

Ira L. Gregory, Gen. Agt., Helena, Mont.

**Agents.**

Name.	Address.
James F. Greene .....	Joplin.
Ira L. Gregory .....	Helena.
John C. Koerner .....	Havre.
Albert S. Newcomb .....	Mondak.
Melvin Nitteberg .....	Valier.
Pettitt & Gage .....	Missoula.
Edgar Pinkston .....	Butte.
Leon A. Thompson .....	Anaconda.
R. H. Watson .....	Glendive.
Chas. C. Wilhelm .....	Billings.
Albert L. Wilson .....	Missoula.
Thos. W. Hayes .....	Butte.
Archibald G. Evans .....	Butte.
Edward P. Kelley .....	Butte.

**Mutual Life Insurance Company.**

34 Nassau St., New York.

Chas. A. Peabody, President; Wm. J. Easton and Wm. F. Dix, Sec'ys.  
E. C. Winburn, Mgr., Spokane, Wash.

**Agents.**

Name.	Address.
Dan Allen .....	Livingston.
P. L. Cochran .....	Stevensville.
J. E. DeCarle .....	Miles City.
F. H. Fischer .....	Kalispell.
Ed. Fisher .....	Wibaux.
M. J. Gardiner .....	Butte.
Griffin and Stannard .....	Kalispell.
C. W. Hill .....	Livingston.
C. W. Ling .....	Havre.
L. O. Ling .....	Billings.
O. E. Myers .....	Bozeman.
Miller and Jordan .....	Glendive.
Morley & Thomas Company .....	Butte.
J. H. Powell .....	Great Falls.
T. F. Shea .....	Deer Lodge.
S. D. Scott .....	Plentywood.
Wellcome and Peckover .....	Anaconda.
H. M. Wood .....	Great Falls.
R. P. Austin .....	Kalispell.
L. J. B. Chapman .....	Eureka.
C. Adams .....	Libby.
B. Tregonning .....	Butte.
J. Cotter .....	Butte.
D. J. McCarthy .....	Butte.
Eugene C. Winburn .....	Kalispell.

**National Life Insurance Company.**

116 State St., Montpelier, Vermont.

Jos. A. De Boer, President; Osman D. Clark, Secretary.

Francis E. Heller, State Agent, Helena, Montana.

**Agents.**

Name.	Address.
Francis E. Heller .....	Helena.
Thomas J. Todd .....	Helena.
Alfred T. Hibbard .....	Helena.
Byron DeForest .....	Great Falls.
C. H. Gutchell .....	Great Falls.
Allen P. Bowie .....	Butte.
Robert D. Gordon .....	Butte.
Jas. I. Sanderson .....	Anaconda.
E. B. Provinse .....	Red Lodge.
Taylor & Pearson .....	Missoula.
Bert L. Hawley .....	Butte.



National Life Insurance Company of Montana.  
Butte, Montana.

A. J. Bennett, President; John F. Davies, Asst. Sec'y.  
Edwards & Traweek, Gen. Agts., Butte, Mont.

Agents.

Name.	Address.
R. L. Smith .....	Butte.
J. D. Bratton .....	Butte.
J. A. Edwards .....	Butte.
W. W. Edwards .....	Butte.
O. P. Sturm .....	Billings.
M. C. Jones .....	Butte.
Guy Boyington .....	Butte.
O. S. Mallow .....	Butte.
Chauncey O. Reynolds .....	Butte.
T. A. Berkin .....	Lewistown.
I. M. Hobensack .....	Lewistown.
L. V. Ault .....	Moorhead.
L. C. Bennington .....	Moorhead.
Thomas E. Laughery .....	Joliet.
Geo. E. Settergren .....	Laurel.
C. W. Ferrell .....	Pony.
B. A. Black .....	Salesville.
Fred H. Croghen .....	Great Falls.
A. E. Lewis .....	Columbus.
A. J. Wilcomb .....	Twin Bridges.
R. M. Cobban .....	Missoula.
A. T. Jeffers .....	Livingston.
G. M. Cunningham .....	Butte.

National Life Insurance Company of the U. S. A.  
29 So. LaSalle St., Chicago, Ill.

A. M. Johnson, President; Robert D. Lay, Secretary.

Agents.

Name.	Address.
E. R. Judd .....	Lewistown.
I. M. Robertson .....	Butte.
John E. Upson .....	Billings.
J. D. Eason, Jr. ....	Butte.

**New World Life Insurance Company.**

712-715 Old Nat'l Bank Bldg., Spokane, Wash.

John J. Cadigan, President; Edward J. O'Shea, Secretary.

Phil T. Dunn, State Agt., Butte, Mont.

**Agents.**

Name.	Address.
Phil T. Dunn .....	Butte.
Geo. D. Gowdy .....	Butte.
H. E. Cleaver .....	Butte.
C. L. Fowler .....	Butte.
Wm. Shaw .....	Helmville.
O. Trembley .....	Butte.
G. D. Fowler .....	Butte.
N. M. Wade .....	Butte.
W. N. Enright .....	Billings.

**New York Life Insurance Company.**

346 Broadway, New York.

Darwin P. Kingsley, President; Seymour M. Ballard, Secretary.

Homer Bostwick, Agency Director, Butte, Mont.

**Agents.**

Name.	Address.
Edward J. Boos .....	Hardin.
Miss Sue Baldwin .....	Butte.
Guy P. Bliss .....	Harlowton.
Homer Bostwick .....	Butte.
Arthur L. Brown .....	Livingston.
Hugh D. Cook .....	Miles City.
C. J. Cutler .....	Butte.
Joseph B. Dollard .....	Poplar.
George C. Faschling .....	Medicine Lake.
Delbert Flock .....	Mondak.
Fred H. Foster .....	Billings.
Morris J. Frankland .....	Butte.
F. X. Giard .....	Butte.
Mrs. Mabel K. Hall .....	Missoula.
George W. Handlin .....	Butte.
Arthur Harding .....	Lewistown.
Luther K. Hills .....	Three Forks.
F. H. Jones .....	Butte.
Henry A. Larson .....	Thompson.
Chas. A. Lindeberg .....	Miles City.
J. A. Loken .....	Sidney.
Levi W. Mack .....	Havre.
Franklin B. Miller, Jr. ....	Lewistown.
Lewis H. Morgan, Jr. ....	Butte.
Mrs. Oro M. Ovren .....	Billings.
Chas. F. Quinby .....	Manhattan.
H. E. Rickard .....	Poplar.
Arthur D. Sears, Jr. ....	Billings.
Chas. M. Smith .....	Dillon.
Dennis J. Sullivan .....	Butte.
J. F. Upson .....	Basin.
Peter Wallinder .....	Havre.
Elroy H. Westbrook .....	Laurel.
John Willis .....	Glasgow.
Henry J. Saunders .....	Valier.
Pearl C. Aller .....	Drummond.
Earle E. Crawford .....	Chouteau.
Avis Antill .....	Butte.
Norman S. Black .....	Baker.

### Northwestern Mutual Life Insurance Company.

Cor. Broadway and Michigan Sts., Milwaukee, Wis.

Geo. C. Markham, President; A. S. Hathaway, Secretary.

Sam D. Goza, Gen. Agt., Helena, Mont.

#### Agents.

Name.	Address.
Sam D. Goza .....	Helena.
A. P. Anderson .....	Gateway.
Conrad Becker .....	Helena.
C. A. Bickford .....	Livingston.
E. O. Chaney .....	Missoula.
Alex Collins .....	Butte.
M. V. Conroy .....	Butte.
F. V. De Clercq .....	Broadview.
J. B. DePue .....	East Helena.
W. B. Duffy .....	Culbertson.
B. M. Harris .....	Park City.
O. T. Harrison .....	Plains.
J. V. Kelly .....	Harlowton.
S. W. Kelsey .....	Brandenberg.
Jno. Kountz .....	Bozeman.
Edw. J. Liptack .....	Collins.
F. A. Lockey .....	Helena.
W. T. Lovell .....	Billings.
N. B. Lundwall .....	Bozeman.
W. P. Matheson .....	Billings.
C. S. May .....	Valier.
A. L. Michaels .....	Cut Bank.
R. L. Mitchell .....	Savage.
B. T. Moore .....	Brady.
E. J. S. Moore .....	Bozeman.
O. C. Ovren .....	Billings.
H. W. Post .....	Billings.
John G. Schwarder .....	Valier.
V. I. Seiler .....	Helena.
H. I. Sherman .....	Great Falls.
Stub. Huntsberger & Campbell .....	Great Falls.
W. J. Thomas .....	Butte.
C. J. Vervais .....	Circle.
O. J. Wackerlin .....	Fort Benton.
H. G. Wright .....	Lewistown.
F. H. Zentner .....	Stevensville.
Fred Johns .....	Paxton.
David V. Dutro .....	Dodson.
Joseph B. Furley .....	Harlowton.

### Northwestern National Life Insurance Company.

Cor. Nicollet Ave. and Eleventh St., Minneapolis, Minn.

John T. Baxter, President; M. V. Jenness, Secretary.

#### Agents.

Name.	Address.
John Bidlake .....	Billings.
John L. Elliott .....	Chinook.
Frank E. VanDemark .....	Cut Bank.
Ross C. Jones .....	Cut Bank.
Fred H. Cobb .....	Deer Lodge.
A. A. Freseman, Jr. ....	Geyser.
C. H. Fagan .....	Helena.
A. N. Melvin .....	Livingston.
E. E. Harriott .....	Missoula.
Roy M. VanHouten .....	Hardin.
A. J. Lemkie .....	Helena.
J. E. Upson .....	Billings.
James A. Underwood .....	Billings.

**Pacific Mutual Life Insurance Company.**  
Sixth and Olive Sts., Los Angeles, Cal.  
Geo. I. Cochran, President; C. I. D. Moore, Secretary.

**Agents.**

Name.	Address.
H. A. Chase .....	Missoula.
Harry Smith .....	Whitefish.
John Everett .....	Livingston.
Earl B. Wittich .....	Livingston.
Fred R. Lovell .....	Missoula.
Hugh W. Usher .....	Alberton.
Jas. N. Durham .....	Deer Lodge.
Patrick Harmon .....	Great Falls.

**Penn Mutual Life Insurance Company.**  
921 Chestnut St., Philadelphia, Penn.  
Geo. K. Johnson, President; John Humphreys, Secretary.  
Sol Poznanski, Gen. Agt., Helena, Mont.

**Agents.**

Name.	Address.
Charles H. McKinney .....	Helena.
D. U. McFarland .....	Anaconda.
John T. Lantz .....	Butte.
L. E. Blixt .....	Helena.
E. P. McNair .....	Great Falls.
W. S. Frary .....	Great Falls.
Evan E. Day .....	Kalispell.
Hilger Loan & Realty Company .....	Lewistown.
W. J. Hawkins .....	Red Lodge.
Billings Loan & Title Company .....	Billings.
Frank P. Keith .....	Missoula.
Pettitt & Osborne .....	Missoula.
Eglantine Lor Roper .....	Havre.
James Albert Trow .....	Polson.
Robert N. Jones .....	Harlowton.
Sol Poznanski .....	Helena.

**The Prudential Insurance Company of America.**  
755-769 Broad St., Newark, N. J.  
Forrest F. Dryden, President; Willard I. Hamilton, Secretary.

**Agents.**

Name.	Address.
Roy P. Burns .....	Bridger.
James M. Conlon .....	Missoula.
Warren B. Davis .....	Anaconda.
George Hickman .....	Great Falls.
Horace J. Merkle .....	Butte.
Lee L. Minnick .....	Saco.
Arthur Perham .....	Butte.
William J. Regan .....	Butte.
Edward J. Russell .....	Miles Citv.
Miss Nellie Sather .....	Three Forks.
Louis M. Schott .....	Butte.
William Shaw .....	Helmville.
Ray C. Smith .....	Butte.
Henry W. Trapp .....	Garland.
Francis M. Street .....	Butte.

# The Travelers Insurance Company.

700 Main St., Hartford, Conn.

Sylvester C. Dunham, President; James L. Howard, Secretary.

## Agents.

Name.	Address.
Fred M. Byrne .....	Belgrade.
J. J. Collins .....	Billings.
O. G. Buerkle .....	Bozeman.
Theodore Kartes .....	Bozeman.
John G. Degnan .....	Butte.
Matt C. Ives .....	Butte.
J. A. McMillan .....	Butte.
William H. Merriman .....	Butte.
J. M. Montgomery .....	Columbia Falls.
T. C. Laughlin .....	Deer Lodge.
Robert Midtlyng .....	Deer Lodge.
Chester E. Tyndal .....	Drummond.
M. J. Corcoran .....	Forsyth.
Charles W. Tyler .....	Glasgow.
William L. Dodds .....	Great Falls.
Frank M. Bradigum .....	Harlowton.
J. E. Jennie .....	Havre.
Bert L. Noel .....	Helena.
Edward S. Richards .....	Helena.
Rene R. Thiele .....	Ismay.
Clarence S. Owens .....	Judith Gap.
Jos. H. Trickey .....	Kalispell.
Rush C. King .....	Lavina.
A. C. Hohmann .....	Lewistown.
W. E. Bennett .....	Livingston.
Harry C. Kearby .....	Lombard.
Peter A. Gallagher .....	Manhattan.
Charles F. Brown .....	Melstone.
Victor D. Harlowe .....	Miles City.
E. B. McConnell .....	Miles City.
N. H. Mason .....	Missoula.
Harry H. Tavenner .....	Missoula.
Julian E. Cole .....	Mondak.
H. G. Merkle .....	Moore.
Reuben J. Rundell .....	Philipsburg.
Charles J. Dougherty .....	Plains.
Charles K. Clarke .....	Roundup.
Frederick B. Irvine .....	Ryegate.
Schuyler C. Ray .....	Superior.
John W. Hesser .....	Terry.
Burt Sinclair .....	Thompson Falls.
Charles H. Burt .....	Three Forks.
John B. Anderson .....	Townsend.
A. J. Nicholson .....	White Sulphur Springs.
John Everett .....	Livingston.
Jos. E. Farnum .....	Miles City.
H. B. Palmer & Co., Inc. ....	Helena.
Chas. D. Elliot .....	Great Falls.

# Western Union Life Insurance Company.

Riverside and Madison Sts., Spokane, Wash.

R. L. Rutter, President; J. N. Wright, Secretary.

## Agents.

Name.	Address.
Harold A. Chambers .....	Hamilton.
Dan Gibbs .....	Kalispell.
Wm. Clemens Irwin .....	Hamilton.
Clarence H. Lathrop .....	Miles City.
D. W. Meeker .....	Hamilton.
J. V. Owens .....	Missoula.
F. W. Schnare .....	Hamilton.
A. F. Simard .....	Savage.





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## List of Miscellaneous and Casualty Insurance Companies.

INCLUDING ACCIDENT, STEAM BOILER, PLATE GLASS, EMPLOYER'S LIABILITY, SURETY, ETC., INSURANCE, GIVING NAMES AND ADDRESSES OF OFFICERS, AND A LIST OF THE REGULARLY LICENSED AGENTS AUTHORIZED TO REPRESENT SAID COMPANIES IN THE STATE OF MONTANA FOR THE YEAR ENDING MARCH 31, 1914.

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# **Aetna Accident & Liability Company.**

650 Main St., Hartford, Conn.

M. G. Bulkeley, President; J. Scofield Rowe, Secretary.

## **Agents.**

Name.	Address.
Griffith-Booth Realty .....	Kalispell.
Wheeldon-Rossi Co. ....	Missoula.
Lauzier-Wolcott Co. ....	Butte.

# **American Bonding Company.**

Equitable Bldg., Baltimore, Maryland.

George Cator, President; Wm. E. P. Duvall, Secretary.

## **Agents.**

Name.	Address.
Slemons & Booth .....	Butte.

# **American Surety Company of New York.**

100 Broadway, New York City.

F. W. Lafrentz, President; H. B. Zevely, Secretary.

Wesley E. King, Mgr., Salt Lake City, Utah.

## **Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Hiram W. Rogers .....	Anaconda.
O. P. Waller .....	Antelope.
C. C. Covington .....	Augusta.
William Powers .....	Bainville.
J. Harry Wright .....	Bear Creek.
A. P. McAnelly .....	Belt.
J. H. Isaacson .....	Benchmark.
J. W. Geiger .....	Big Timber.
Edgar B. Camp .....	Billings.
Snell & Arnett .....	Billings.
E. M. Gardner Co. ....	Bozeman.
Justin M. Smith .....	Bozeman.
Merrill & Merrill .....	Bridger.
J. F. Trumbo .....	Bridger.
Geo. M. Leonard .....	Broadview.
Lewis A. Smith .....	Butte.
L. A. King .....	Butte.
H. W. Brown .....	Cascade.
D. L. Blackstone .....	Chinook.
O. J. Wakefield .....	Clyde Park.
Martin Conlin .....	Columbia Falls.
H. E. Moody .....	Concord.
Thos. J. Heffling .....	Corvallis.
Frank M. Catlin .....	Culbertson.
Robert L. Taft .....	Cut Bank.
P. V. Lofgren .....	Dagmar.
Moncure Cockrell .....	Deer Lodge.
Edmund J. Callaway .....	Dillon.
A. L. Stone .....	Dillon.
G. E. Whiteman .....	Dixon.
David V. Dutro .....	Dodson.
J. B. Featherman .....	Drummond.
Geo. G. Grant .....	Ekalaka.
L. J. B. Chapman .....	Eureka.
F. M. Schaefer .....	Fairview.
William Binnie .....	Fallon.

American Surety Company of New York—(Continued).

Name.	Address.
Geo. A. Horkan .....	Forsyth.
Hugh S. McGinley .....	Fort Benton.
A. N. Foss .....	Galata.
L. B. St. John .....	Gardiner.
Harvey F. Young .....	Gateway.
Henry F. Schwartz, Jr. ....	Gildford.
C. C. Storing .....	Glasgow.
T. F. Hagan .....	Glendive.
Williams-Hill Co. ....	Great Falls.
J. W. Speer .....	Great Falls.
J. D. Taylor .....	Hamilton.
H. C. Packer .....	Hamilton.
J. A. Hatch .....	Harlem.
J. V. Kelly .....	Harlowton.
W. C. Husband .....	Harlowton.
L. V. Beaulieu .....	Havre.
Homer G. Murphy .....	Helena.
F. W. Ruzicka .....	Hilger.
J. E. Wasson .....	Hilger.
Wm. J. Minkewitz .....	Higham.
Herbert S. Woodward .....	Hobson.
J. R. Middleton .....	Hysham.
C. C. Ayers .....	Ismay.
H. B. Pierce .....	Joliet.
Hallie L. Bills .....	Judith Gap.
D. F. Smith .....	Kalispell.
F. O. Williams .....	Kalispell.
J. S. Kelly .....	Kendall.
R. S. Fudge .....	Laurel.
F. E. Renshaw .....	Lavina.
Edmund Wright .....	Lewistown.
Oliver W. Belden .....	Lewistown.
L. C. Ford, Sr. ....	Lima.
Jos. Brooks .....	Livingston.
James Wilson .....	Malta.
Geo. K. Clarke .....	Manhattan.
S. L. Hodges .....	Martinsdale.
P. J. Eie .....	Medicine Lae.
Allec & O'Connell .....	Miles City.
C. B. Towers Co. ....	Miles City.
Richard H. Smith .....	Missoula.
S. E. Peterson .....	Moore.
Frank Kaester .....	Outlook.
H. J. Faust .....	Ovando.
John Purcell .....	Paradise.
B. M. Harris .....	Park City.
F. D. Sayrs .....	Phillipsburg.
E. L. Johnson .....	Plains.
N. L. Nelson .....	Plentywood.
H. S. Hanson .....	Polson.
Lowary & Wishon .....	Polson.
W. H. Close .....	Red Lodge.
A. Sutherland .....	Ronan.
C. F. Richardson .....	Roundup.
Harry A. Vagg .....	Saco.
W. S. Southwick .....	Savage.
Gustav Ole .....	Scobey.
Chas. D. Kicher .....	Shelby.
R. W. Rossiter .....	Sheridan.
F. J. Matoushek .....	Sidney.
Geo. W. Noffsinger .....	Somers.
N. B. Matthews .....	Stanford.
J. B. Parnall .....	Stevensville.
W. A. Brubaker .....	Terry.
W. E. Nippert .....	Thompson.
P. M. Abbott .....	Three Forks.
Geo. R. Allen .....	Twin Bridges.
E. C. Baxter .....	Twodot.
D. F. Riggs .....	Whitehall.
Blessing & Fowlie .....	White Sulphur Springs.
P. A. Fischer .....	Wibaux.
E. T. Gruwell .....	Wilsall.
H. L. Shand .....	Windham.
A. J. Just .....	Yates.

**Casualty Company of America.**  
133 William St., New York.

Edwin W. DeLeon, President; John E. Connelly, Secretary.

**Agents.**

Name.	Address.
Morley & Thomas Company .....	Butte.

**Continental Casualty Co.**  
Hammond, Indiana.

H. G. B. Alexander, President; W. H. Betts, Secretary.  
General Offices, 1208 Michigan Avenue, Chicago, Illinois.

**Agents.**

Name.	Address.
Allen E. Bradshaw .....	Butte.
R. E. Lunday .....	Trident.
L. W. Williamson .....	Helena.
W. J. Roberts .....	Helena.
A. J. Lemkie .....	Butte.
F. E. Hutchinson .....	Great Falls.
Lew J. McLenegan .....	Butte.
Elbert Hymer .....	Butte.
F. M. Street .....	Butte.
Ed. T. O'Brien .....	Butte.
D. J. Sullivan .....	Butte.
James Haggerty .....	Butte.
John Lamont .....	Butte.
W. J. Matthews .....	Butte.
Carl C. Price .....	Butte.
John P. Rigler .....	Cable.
F. W. McKay .....	Bozeman.
Richard R. Price .....	Dillon.
Harris A. Caraplis .....	Butte.
T. W. Hayes .....	Butte.
Ed. Pannich .....	Anaconda.
A. L. Wilson .....	Missoula.
P. C. Barrett .....	Havre.
C. G. Converse .....	Livingston.
Bert Leo .....	Livingston.
J. N. Lydon .....	Butte.

**Employers' Liability Assurance Corporation.**

London, England.

Samuel Appleton, U. S. Mgr., Broad & Water Sts., Boston, Mass.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
Matheson & Matheson .....	Billings.
W. B. Burket Co. ....	Bozeman.
Raymond H. Hough .....	Bridger.
Morley & Thomas Co. ....	Butte.
A. W. Ziebarth .....	Chinook.
Frary & Burlingame .....	Great Falls.
C. F. Ellis & Co. ....	Helena.
I. D. Rognlien .....	Kalispell.
B. A. Cumming .....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Wheeldon-Rossi Co. ....	Missoula.
Provinse & Campbell .....	Red Lodge.



Equitable Surety Company.

St. Louis, Missouri.

James E. Smith, President; Walter H. West, Secretary.

Agents.

Name.	Address.
Passmore & Co. ....	Butte.

Fidelity & Casualty Company.

92 Liberty St., New York.

Robert J. Hillas, President; Theodore E. Gaty, Secretary.

Agents.

Name.	Address.
W. P. Matheson .....	Billings.
Geo. Blinn .....	Butte.
M. V. Conroy & Company .....	Butte.
O. F. Wadsworth, Jr. ....	Great Falls.
E. P. McNair .....	Great Falls.
Standard Realty Co. ....	Helena.
Pettitt & Gage .....	Missoula.

Fidelity & Deposit Company of Maryland.

Charles & Lexington Sts., Baltimore, Maryland.

Edwin Warfield, President; Fred S. Axtell, Vice-President.

Agents.

Name.	Address.
W. H. Mahoney .....	Anaconda.
Warden Barrerre .....	Benchland.
Fred H. Foster .....	Billings.
Kiester & Bath .....	Bozeman.
C. H. Sands .....	Concord.
J. E. Ritchey .....	Conrad.
Paul Babcock .....	Culbertson.
T. F. Shea .....	Deer Lodge.
Thomas Alexander .....	Forsyth.
Oscar P. Roop .....	Glasgow.
Whitmer & Duckham .....	Glendive.
J. Edwin Shoudy .....	Hamilton.
E. L. Kelley, Jr. ....	Hardin.
John Collins .....	Harlem.
W. C. Husband .....	Harlowton.
Balensiefer Realty & Investment Co. ....	Helena.
Griffith Booth Realty Co. ....	Kalispell.
Empire Land & Investment Co. ....	Lewistown.
James M. Blackford .....	Libby.
John Gibb .....	Miles City.
A. K. Anderson .....	Missoula.
L. S. Olsen .....	Plentywood.
H. P. Lambert .....	Roundup.
J. C. Kinney .....	Wibaux.
J. H. Baker .....	Bozeman.
Siemons & Booth .....	Butte.
George Hickman .....	Great Falls.
B. W. Brockway .....	Malta.

**Frankfort General Insurance Company.**

Frankfort-on-the-Main, Germany.

C. H. Franklin, U. S. Mgr., 123-133 William St., New York.

David Duncan, General Agent, 340 Sansome St., San Francisco, Cal.

**Agents.**

Name.	Address.
A. A. Morris .....	Roundup.

**Guardian Casualty & Guaranty Company.**

400 McCormick Bldg., Salt Lake City, Utah.

W. S. McCormick, President; Thos. W. Sloan, Secretary.

**Agents.**

Name.	Address.
H. Mason Raborg .....	Butte.
W. H. Eickmeyer .....	Butte.
Howard Estey .....	Butte.
Henry Williams .....	Butte.
Walter H. Walsh .....	Butte.
Edward W. Heuttl .....	Butte.

**Hartford Steam Boiler Inspection and Insurance Company.**

56 Prospect St., Hartford, Conn.

L. B. Bainerd, President; C. S. Blake, Secretary.

Thos. E. Shears, General Agent, Denver, Colorado.

**Agents.**

Name.	Address.
Soren Anderson .....	Butte.
William B. Burket .....	Bozeman.
John B. Collins .....	Miles City.
Edgar E. Givens .....	Kalispell.
Homer J. Hawley .....	At Large.
Wm. P. Mathewson .....	Billings.
Benedict P. McNair .....	Great Falls.
Thos. B. Miller .....	Helena.
Morley & Thomas .....	Butte.
Pettitt & Gage .....	Missoula.
Wellcome & Peckover .....	Anaconda.

**Indiana & Ohio Live Stock Insurance Company.**

132½ East Main St., Crawfordsville, Ind.

John R. Bonnell, President; Charles L. Goodwin, Secretary.

Dr. M. E. Knowles, General Agent, Helena, Montana.

**Agents.**

Name.	Address.
H. Clyde Nelson .....	Bozeman.
E. E. Givens .....	Kalispell.

**Lloyds Plate Glass Insurance Company.**

63 William St., New York City.

William T. Woods, President; Chas. E. W. Chambers, Secretary.

Christensen & Goodwin, Mgrs., 241 Sansome St., San Francisco.

**Agents.**

Name.	Address.
Wellcome & Peckover .....	Anaconda.
P. M. Sullivan .....	Anaconda.
M. V. Conroy .....	Butte.
Frank M. Bell .....	Butte.
J. W. Pratt .....	Butte.
O. E. Myers Realty Co. ....	Bozeman.
D. H. Holliday .....	Billings.
W. H. Ralston .....	Billings.
H. S. Williston .....	Billings.
L. C. Henry .....	Helena.
E. Scharnikow .....	Deer Lodge.
Williams, Hill Co. ....	Great Falls.
Frary & Burlingame .....	Great Falls.
W. W. Huntsberger .....	Great Falls.
Miller & Jordan .....	Glendive.
R. E. Johnson .....	Glasgow.
Biggs Investment Co. ....	Helena.
John B. Fritschi .....	Helena.
James F. Torrence .....	Hamilton.
Robert N. Jones .....	Harlowton.
E. E. Givens .....	Kalispell.
Cook-Reynolds Co. ....	Lewistown.
Mathews & Downing .....	Lewistown.
Frank Bender .....	Livingston.
William Jennison .....	Libby.
Dan H. Ross .....	Missoula.
Pettitt & Gage .....	Missoula.
Jos. E. Farnum .....	Miles City.
Sylvester C. Bibee .....	Polson.
C. F. Richardson .....	Roundup.
Logan & Cochran .....	Stevensville.

**London & Lancashire Guarantee & Accident Company.**

Toronto, Canada.

A. G. McIlwaine, Jr., U. S. Mgr., 20-22 Trinity St., Hartford, Conn.

James Wyper, Mgr., 332 Pine St., San Francisco, California.

**Agents.**

Name.	Address.
W. H. Mahoney .....	Anaconda.
Gallatin Land & Investment Co. ....	Bozeman.
M. A. Berger .....	Butte.
Gilman McKinnje .....	Chinook.
Dowlin Squier Loan & Investment Co. ....	Forsyth.
L. C. Ulm .....	Fromberg.
Williams, Hill Co. ....	Great Falls.
C. M. Parr .....	Hamilton.
Wm. Shaw .....	Helmville.
C. E. Hudson .....	Joliet.
Frank Bender .....	Livingston.
Cephas Inabnit .....	Manhattan.
J. E. Farnum .....	Miles City.
W. H. Smead Co. ....	Missoula.
A. J. Lowary .....	Polson.
C. E. Adams .....	Three Forks.
Yellowstone Investment Co. ....	Billings.

**Massachusetts Bonding & Insurance Company.**

77-85 State St., Boston, Massachusetts.

T. J. Falvey, President; John T. Burnett, Secretary.

Passmore & Co., General Agents, 25 West Granite St., Butte, Mont.

**Agents.**

Name.	Address.
Jamec W. James .....	Anaconda.
J. L. Barstow .....	Baker.
E. R. Price .....	Billings.
Billings Loan & Title Co. ....	Billings.
Guy Boyington .....	Billings.
Joseph H. Baker .....	Bozeman.
T. C. Bingham .....	Brady.
Michael A. Berger .....	Butte.
Passmore & Company .....	Butte.
Huston & Elderkin .....	Butte.
B. B. Weldy .....	Chester.
A. W. Ziebarth .....	Chinook.
J. E. Webb .....	Chouteau.
H. W. Conrad .....	Conrad.
I. O. Slette .....	Culbertson.
Pearl I. Smith .....	Dillon.
Braz D. Tull .....	Forsyth.
Oscar J. Wackerlin .....	Fort Benton.
Willis Realty Company .....	Glasgow.
Miller & Jordan .....	Glennville.
W. H. Patterson .....	Great Falls.
H. H. Stanley .....	Great Falls.
Edward D. Noonan .....	Hamilton.
C. F. Gillette .....	Hardin.
Urner, Lynn & Dunn .....	Harlowton.
Olaf G. Syklstead .....	Havre.
Edward C. Murray .....	Helena.
E. E. Givens .....	Kalispell.
C. F. Brown .....	Laurel.
Wright Land & Investment Co. ....	Lewistown.
Livingston Land & Abstract Co. ....	Livingston.
Lyman Barnes .....	Malta.
F. G. Ball .....	Miles City.
W. H. Smead Company .....	Missoula.
Wheeldon-Rossi Company .....	Missoula.
J. H. Morrow .....	Moore.
H. A. Featherman .....	Phillipsburg.
M. A. Myhre .....	Polson.
F. G. Smith .....	Pony.
L. O. Caswell .....	Red Lodge.
Swanson & Reid .....	Roundup.
J. A. Loken .....	Sidney.
Earl Wineman .....	Stanford.
William G. Armstrong .....	Terry.
Treasure State Realty Co. ....	Thompson.
Martin Vetleson .....	Three Forks.
H. F. Jackson .....	Twin Bridges.
G. K. Spencer .....	White Sulphur Springs.

**Merchants' Life & Casualty Company.**

Minneapolis, Minnesota.

M. J. McMichael, President; C. C. Thomas, Secretary.

**Agents.**

Name.	Address.
E. J. Liploke .....	Collins.
Stewart Nickols .....	Glasgow.
C. L. Miller .....	Great Falls.
Martin Hanson .....	Harlowton.
E. H. Holmboe .....	Lewistown.
J. E. Mallery .....	Livingston.
H. Shepard .....	Broadview.
H. D. Hewett .....	Billings.
G. J. Sauer .....	Livingston.

# Metropolitan Casualty Insurance Company.

47 Cedar St., New York.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

## Agents.

Name.	Address.
Wellcome & Peckover .....	Anaconda.
E. B. Camp .....	Billings.
E. B. Merrill .....	Bridger.
A. T. Morgan .....	Butte.
A. L. Mitchell .....	Hardin.
E. C. Carruth .....	Havre.
C. F. Ellis .....	Helena.
H. H. Stanley .....	Great Falls.
Laurel Real Estate Loan & Investment Co. ....	Laurel.
Worthy McKee .....	Livingston.
M. R. C. Smith .....	Missoula.
E. B. Province .....	Red Lodge.

# National Surety Company.

115 Broadway, New York City.

Eugene H. Winslow, President; S. Wm. Burton, Secretary.

## Agents.

Name.	Address.
Abbott & Ford .....	Anaconda.
Louis Sponheim .....	Basin.
John G. Ellingson .....	Big Timber.
W. A. Combs .....	Billings.
W. B. Burket Co. ....	Bozeman.
W. M. Buckles .....	Buffalo.
Goodwin Investment Co. ....	Butte.
Louis N. Beaulieu .....	Chinook.
Arthur J. Lochrie .....	Deer Lodge.
Richard R. Price .....	Dillon.
Rosebud Abstract Co. ....	Forsyth.
J. F. Sullivan .....	Ft. Benton.
James W. Anderson .....	Froid.
A. A. Freseman, Jr. ....	Geyser.
Richard E. Johnson .....	Glasgow.
Wm. J. Flachenhar .....	Glendive.
Frary & Burlingame .....	Great Falls.
James F. Torrence .....	Hamilton.
Robert N. Jones .....	Harlowton.
A. L. Ritt .....	Havre.
W. J. Peterson .....	Hedgesville.
John W. Bridge .....	Helmville.
William K. Armstrong .....	Helena.
O. H. Moberly .....	Kalispell.
Laurel Real Estate Loan & Investment Co. ....	Laurel.
Edward Brassey .....	Lewistown.
Chester A. Adams .....	Libby.
Michael J. Walsh .....	Livingston.
Geo. L. Ryerson .....	Medicine Lake.
Calvin Investment Co. ....	Miles City.
Dan H. Ross .....	Missoula.
A. S. Newcomb .....	Mondak.
A. Riba .....	Plentywood.
Ober & Gregg .....	Poison.
Dana M. Easton .....	Poplar.
Albert Budas & Co. ....	Red Lodge.
Thos. J. Matthews .....	Roundup.
R. S. Nutt .....	Sidney.
F. Meredith .....	Stanford.
C. E. Adams .....	Three Forks.
Carlton H. Kester .....	Valler.
Edward J. Boos .....	Hardin.
H. M. Kirtan .....	Malta.



**New York Plate Glass Insurance Company.**  
Maiden Lane and Williams Sts., New York.  
Major A. White, President; J. Carroll French, Secretary.  
**Agents.**

Name.	Address.
H. B. Palmer & Co., Inc. ....	Helena.
Dudley Crowther .....	Great Falls.
Lawlor & Rowe .....	Butte.
Slemmons & Booth .....	Butte.
Morley & Thomas .....	Butte.
McIntosh & Fisher .....	Missoula.
North Real Estate Investment Co. ....	Billings.

**North American Accident Insurance Company.**  
209 South La Salle St., Chicago, Ill.  
E. C. Waller, President; A. E. Forrest, Secretary.  
G. S. Dunscomb, Mgr., Denver, Colorado.  
**Agents.**

Name.	Address.
C. A. Beecher .....	Great Falls.
H. R. Busse .....	Great Falls.
Leon Johnson .....	Butte.
E. P. Fisher .....	Kalispell.
J. R. Moyle .....	Butte.
W. H. Mahoney .....	Anaconda.
G. B. Parker .....	Butte.
H. J. Swanson .....	Butte.
D. C. Stanley .....	Butte.
E. J. Tucker .....	Butte.
F. B. Winger .....	Butte.
Jas. O. Gant .....	Butte.
Derwood Washington .....	Missoula.
P. C. Aller .....	Drummond.
Earl B. Pattern .....	Phillipsburg.
Hugh D. Cook .....	Miles City.

**The Ocean Accident & Guarantee Corporation, Ltd.**  
London, England.  
Oscar Ising, U. S. Mgr., 59 John St., New York.  
**Agents.**

Name.	Address.
Robert B. Abbott .....	Anaconda.
A. K. Anderson .....	Missoula.
F. G. Ball .....	Miles City.
W. B. Burket .....	Bozeman.
W. L. Campbell .....	Red Lodge.
L. K. Devlin .....	Havre.
E. E. Givens .....	Kalispell.
Worthy McKee .....	Livingston.
C. E. Meagher .....	Butte.
T. B. Miller .....	Helena.
A. W. Pipes .....	Polson.
Fred G. Smith .....	Pony.
P. M. Sullivan .....	Butte.

**Preferred Accident Insurance Company.**

290 Broadway, New York City.

Kimball C. Atwood, President; Wilfrid C. Potter, Secretary.

F. A. Timby, Gen. Agt., 312 Boston Bldg., Salt Lake City, Utah.

**Agents.**

Name.	Address.
George F. Ingram .....	Helena.
Byron De Forrest .....	Great Falls.

**Royal Indemnity Company.**

84 William St., New York.

Edward F. Beddall, President; J. Harold Peach, Secretary.

Rolla V. Watt, Mgr., Pine & Sansome Sts., San Francisco, Cal.

**Agents.**

Name.	Address.
Abbott & Ford .....	Anaconda.
Wm. P. Mathewson .....	Billings.
E. M. Gardner & Co. ....	Bozeman.
F. W. McKay .....	Bozeman.
Lawler & Rowe .....	Butte.
Edward Scharnikow .....	Deer Lodge.
Thos. F. Hagan .....	Glendive.
Biggs Investment Co. ....	Helena.
E. E. Givens .....	Kalispell.
Wright Land & Investment Co. ....	Lewistown.
W. H. Smead Co. ....	Missoula.
Chas. H. Jennings .....	Whitefish.

**The Standard Accident Insurance Company.**

906 Penobscot Bldg., Detroit, Mich.

Lem W. Bowen, President; J. S. Heaton, Secretary.

**Agents.**

Name.	Address.
W. L. Collins .....	Anaconda.
S. S. Carruthers .....	Dillon.
J. J. Collins .....	Billings.
W. L. Dodds .....	Great Falls.
W. B. Duffy .....	Culbertson.
J. E. Jennie .....	Havre.
J. A. McMillan .....	Butte.
B. C. Pinney .....	Conrad.
E. A. Shewe .....	Butte.
Geo. Todd .....	Billings.
J. D. Wallace .....	Butte.
D. E. Wilder .....	Helena.

**State Farmers' Mutual Hail Insurance Company.**

Waseca, Minnesota.

F. T. Day, President; C. H. Watson, Secretary.

**Agents.**

Name.	Address.
S. J. Tracht .....	Joplin.

**St. Paul Mutual Hail & Cyclone Insurance Company.**

511-512 Pioneer Press Bldg., St. Paul, Minn.

L. C. Stebbins, President; G. R. Waulding, Secretary.

**Agents.**

Name.	Address.
S. A. Lonbaken .....	Glendive.

**The Title Guaranty & Surety Company.**

516 Spruce St., Scranton, Pa.

L. A. Watres, President; J. H. Law, Secretary.

**Agents.**

Name.	Address.
O. E. Myers Realty Co. ....	Bozeman.
Montana Land & Securities Co. ....	Butte.
Walter L. Verge .....	Choteau.
J. T. Stone .....	Conrad.
Herschel F. Miller .....	Fort Benton.
James F. Patterson .....	Forsyth.
Glasgow National Bank .....	Glasgow.
Maurer & Kirschwing .....	Great Falls.
L. V. Beaulieu .....	Laurel.
C. F. Ellis & Co. ....	Helena.
I. D. Rognlien .....	Kalispell.
James L. Martin .....	Lewistown.
Patt-Tuggle Company .....	Miles City.
Wheeldon-Rossi Company .....	Missoula.
Sylvester C. Bibee .....	Polson.
Allison D. Baker .....	Roundup.
Carl L. Brattin .....	Sidney.
A. S. Ainsworth .....	Thompson.
Matt Carey .....	Virginia City.
Church & Morrison Land Co. ....	White Sulphur Springs.

United States Fidelity and Guaranty Company.  
Baltimore, Maryland.

John R. Bland, President; Geo. R. Callis, Secretary.

Friederichs & Price, General Agents, Helena, Montana.

Agents.

Name.	Address.
Friederichs & Price .....	Helena.
Meagher & Sullivan .....	Butte.
George W. Peterson .....	Anaconda.
C. H. Morse .....	Belgrade.
J. A. Lowry & Co. ....	Big Timber.
W. P. Matheson .....	Billings.
Sherman F. Tuttle .....	Boulder.
Gallatin Trust & Savings Bank .....	Bozeman.
R. P. Burns .....	Bridger.
F. V. DeClercq .....	Broadview.
Morley & Thomas Co. ....	Butte.
L. A. King .....	Butte.
William Chittick .....	Chester.
W. B. Sands .....	Chinook.
George H. Simpson .....	Columbus.
R. Ferguson .....	Conrad.
R. O. Lunke .....	Culbertson.
Edward Scharnikow .....	Deer Lodge.
B. F. White .....	Dillon.
P. C. Aller .....	Drummond.
John Oliver .....	Ekalaka.
Ezra L. Crane .....	Fort Benton.
L. C. Ulm .....	Fromberg.
Sidney J. Rundle .....	Glasgow.
R. H. Watson .....	Glendive.
B. P. McNair .....	Great Falls.
R. A. O'Hara .....	Hamilton.
J. Wheeler Freeman .....	Harlowton.
E. C. Carruth .....	Havre.
Frank D. Stoop .....	Kalispell.
W. D. Lawson .....	Kalispell.
A. W. Stow .....	Laurel.
L. Box .....	Lavina.
Hilger Loan & Realty Co. ....	Lewistown.
Lincoln County Abstract Co. ....	Libby.
T. M. Swindlehurst .....	Livingston.
Fred W. Hall .....	Malta.
Harry J. Thomas .....	Manhattan.
C. E. Comer .....	Medicine Lake.
J. B. Collins .....	Miles City.
E. A. Hannah .....	Philipsburg.
C. W. Powell .....	Plains.
H. D. Kenyon .....	Plains.
A. W. Pipes .....	Polson.
W. A. Gregg Company .....	Polson.
James A. Flint .....	Pony.
Traders State Bank .....	Poplar.
E. B. Provinse .....	Red Lodge.
J. W. Stearns .....	Roundup.
Northern Montana Land Co. ....	Salesville.
First National Bank .....	Shelby.
Lionel E. Manning .....	Sidney.
The First State Bank .....	Stevensville.
Fred W. Schmitz .....	Thompson.
C. H. Kester .....	Townsend.
C. H. Buford .....	Valier.
William P. Greene .....	Virginia City.
E. L. Geddes .....	Whitehall.
Wood & Hampton .....	Whitefish.
F. H. Paige .....	White Sulphur Springs.
Gilman State Bank .....	Wibaux.
F. S. Squier .....	Gilman.
	Forsth.

**U. S. Health & Accident Insurance Company.**

130 North Washington Ave., Saginaw, Mich.

J. B. Pitcher, President; J. M. Pitcher, Secretary.

**Agents.**

Name.	Address.
E. L. Baker .....	Deer Lodge.









